

# SMALL BUSINESS PROFILES



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## NEW BRUNSWICK

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1985

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- a single industry (including all geographic areas):	\$31.00	\$35.00
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### Note:

<sup>1</sup> There are 13 geographic areas: Canada, each of 10 provinces, the Yukon and the Northwest Territories.

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**Statistics Canada**

Small Business and Special Surveys Division

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This publication is based upon the Small Business Statistics Data Base which is a collaborative effort of the Federal and all Provincial and Territorial Governments.

Small Business Office - DRIE

Statistics Canada

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## Symbols

- zero or no observations
- too small to be expressed
- ... not applicable
- x confidential

## Notes

Data are shown by quartiles when at least 13 of the sampled businesses report the specific item.

Records were ranked in ascending order according to sales size. Each quartile (i.e. bottom 25%, lower middle 25%, etc.) represents one quarter of the total number of businesses. Within each quartile, the average ratio is presented. For comparison purposes, the high and low values of sales are shown.





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## Highlights

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### NEW BRUNSWICK

- The number of small businesses in the 32 industries profiled increased from 6,000 businesses in 1982 to 7,700 in 1985, which represents a 28% increase.
- The profit margin ratios ranged from 0.3% in the General Merchandise Stores Industry to almost 31% in the Barber and Beauty Shops Industry.
- The Insurance and Real Estate Industry paid out almost 50% of sales in wages, followed closely by the Management Consulting Services Industry where wages averaged 45% of sales.
- Fabric and Yarn Stores had the highest current ratio, 18:1, of all 32 industries.
- Payrolls generated by businesses with less than 20 employees in these 32 industries increased 36%, from \$174 million in 1982 to \$236 million in 1985.
- Employment in small businesses increased over 15% from 1982 to 1985, with the largest increase occurring in the Insurance and Real Estate Agencies Industry.





## Introduction and Data Sources

This publication is one of a series representing industry profiles of small businesses. Other reports currently available from the Small Business and Special Surveys Program are listed in Appendix A under the title **Selected Publications Relating to Small Business**. The data contained in this report are the result of a joint project of Statistics Canada, the Department of Regional Industrial Expansion and all provincial and territorial departments responsible for small businesses.

Returns submitted to Revenue Canada Taxation for the year 1985 were used to derive the information shown in this bulletin. The statistics were compiled from only those businesses reporting sales of between \$10 thousand and \$2 million. The choice of this particular size range was largely driven by operational considerations and does not represent an official definition of what constitutes a small business.

Data pertaining to businesses in tables 1, 2, 3, and 6 are drawn from a statistical sample of taxation records of corporations and unincorporated sole proprietorships and partnerships. The tables are on a fiscal year basis. Data for table 4 are derived from incorporated businesses only. Corporate data in this report are derived from tax returns, which typically consist of a T2 form, a set of financial statements and other supportive schedules. Similarly unincorporated business tax returns which report self-employment income typically consists of a T1 (General) form, a set of financial statements and other supportive schedules. Table 5 is derived from the T4 form which consists of a summary of wages and salaries, and is on a calendar year basis.

The 34 industry groups selected for publication are those most densely populated by small businesses. These groups represent approximately 50% of small businesses, the remaining 50% being distributed over approximately 800 other industry classifications. Our coverage will expand annually until the taxation year 1987 (available in 1989) when over 100 industry groups representing nearly 75% of Canada's small businesses will be profiled.

### METHODOLOGY

Records selected for this study have been ranked in ascending order of sales within an industry and province and divided into four equal parts (quartiles) so that each part (quartile) includes one quarter of the total number of businesses in a given industry. Within each of these quartiles we have displayed the lowest and the highest sales values reported.

Estimated data published for tables 1, 2, 3 and 6 are derived from a statistical sample of approximately 20,000 small businesses distributed amongst 34 industry groups. For example, the number of observations in the sample for the trucking industry range from a high of 748 businesses in Ontario to a low of 18 in the Northwest Territories. Where the sample size of a given industry group is less than 20 businesses, the distribution into quartiles has not been done because of lack of statistical representativeness. In such circumstances, only the total values are published. Furthermore, for quality assurance reasons, a variable reported by less than 13 businesses is not distributed into quartiles.

Estimates published in table 4 are derived from a random sample of approximately 10,000 incorporated businesses selected from the same 34 Standard Industrial Classification groups (SIC).

#### a) Table 1

This table shows the average ratio of selected expenses items to sales for a) all businesses in the industry and, b) for only those businesses reporting the expense item. It is important to note that in the case of b) each expense ratio shown is independent of any other ratio because the numerator and denominator of the ratio calculation includes only those businesses reporting the particular expense. For example, some small businesses own the building from which they operate and may declare mortgage expenses while others in the same group may not own their business premises and incurrent rather than mortgage as an expense.

#### b) Table 2

This table displays the average values of selected asset, liability and equity items for all businesses. Columns may be summarized using the accounting equation **ASSETS - LIABILITIES = EQUITY** (the total may not be exact due to rounding).

#### c) Table 3

Table 3 presents some of the more commonly used financial and operating ratios. The figures which make up these ratios have been extracted from Table 2 (except for interest expense) and the ratios represent the average of ratios for each business in the group.



## Introduction and Data Sources - concluded

### Definitions

#### 1. Liquidity Ratio

$$\text{Current} = \frac{\text{current assets}}{\text{current liabilities}}$$

#### 2. Leverage Ratios

$$\text{Debt/Equity} = \frac{\text{total liabilities}}{\text{equity}}$$

$$\text{Interest Coverage} = \frac{\text{net profit} + \text{interest expense}}{\text{interest expense}}$$

$$\text{Debt Ratio} = \frac{\text{total liabilities}}{\text{total assets}}$$

#### d) Table 4

Table 4 shows the source and application of funds and the subsequent change in working capital. Values shown are averages for all businesses and columns are additive. This table is limited to incorporated businesses only.

#### e) Table 5

The data in this table are derived from the payroll records of employers and apply to all employees who are issued T4 tax records. Employees earning less than \$500 a year may be excluded as this is the cutoff for the mandatory issuance of T4 tax records.

Due to the annual nature of the data source, we assume that both newly reporting businesses and no longer reporting businesses have been in activity for six months. As a result, their estimated average labour units (ALUs) are assumed to be twice their actual ALUs (i.e. annualized).

#### f) Table 6

This table shows the distribution of businesses reporting a profit or a loss in an industry from 1982 through 1985. The businesses identified in this table are the same as those in Tables 1 to 3.

### How to Use the Tables

The profiles are comprised of six tables. Each table (except Table 5) displays data in quartiles based on sales.

#### To use the tables:

- 1) Select the industry and/or province of interest to you (See Table of Contents).
- 2) Locate the appropriate sales range that is displayed on the two lines entitled "Low Sales Value" and "High Sales Value".
- 3) The selected range will indicate the proper quartile, i.e. the bottom 25%, the lower middle 25%, the upper middle 25% or the top 25%.
- 4) All data pertaining to the selected business will be in that column.

#### For example:

Let us take a plumbing business in Canada with sales of \$50,000.

- 1) Select the table entitled "Plumbing Contractors (SIC 4241)".
- 2) Sales of \$50,000 is in the range of \$37,000 to \$90,000 ("Low Sales" and "High Sales" values).
- 3) Thus, sales of \$50,000 are in the lower middle 25% quartile.
- 4) All relevant data pertaining to this plumbing business with sales of \$50,000 are in this quartile for Tables 1 to 4 and Table 6.

#### Note:

One can note that wages and salaries expense in the plumbing industry range from 10% of sales in the lowest quartile to 26% in the highest quartile. Such variations may illustrate how some expenses vary in proportion to sales.

This comparison by quartile is applicable to Tables 1 to 4 and Table 6.

Table 5 contains employment data for the years 1982 and 1985 and shows the changes in the industry over this time period. The data comprised in this table are cross-sectional.

### Standard Industrial Classification - Definition

The SIC for each industry is described at the end of Table 1.



**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Single Family Housing Contractors (SIC 4011)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	245	61	61	61	62
Businesses in sample	34				
Low sales value (\$000's)	(1)	(1)	48	195	330
High sales value (\$000's)	(1)	48	195	330	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	41.7	14.5	43.2	43.5	53.3	99.0	42.1	14.5	43.2	43.5	55.5
Occupancy Expenses	2.9	5.4	2.5	2.9	1.9	100.0	2.9	5.4	2.5	2.9	1.9
Mortgage Interest	-	...	...	...	...	1.1	0.5	-	-	-	-
Depreciation	1.7	4.0	1.5	1.6	0.7	74.0	2.3	4.0	2.4	1.9	1.2
Repairs & Maintenance	0.1	...	...	...	...	24.6	0.4	-	...	...	...
Heat, Light & Telephone	0.5	1.4	0.1	0.5	0.4	69.5	0.7	1.4	0.3	0.7	0.5
Business & Property Tax	0.2	-	0.3	0.2	0.3	57.3	0.4	-	0.3	0.5	0.4
Insurance	0.3	-	0.4	0.2	0.3	42.3	0.6	-	1.0	0.5	0.4
Rent	0.1	...	...	...	...	29.6	0.5	-	-	...	-
Personnel Expenses	17.8	28.8	14.5	23.2	9.1	85.7	20.8	31.8	21.3	23.2	10.5
Financial Expenses	1.9	0.5	2.6	1.0	2.8	100.0	1.9	0.5	2.6	1.0	2.8
Bank Interest & Charges	1.1	-	1.0	0.8	2.1	68.8	1.6	0.3	2.2	0.8	2.3
Professional Fees	0.8	0.5	1.5	0.2	0.7	84.4	0.9	0.5	1.5	0.4	0.7
Other Expenses	24.3	11.3	24.0	27.2	28.8	98.9	24.6	11.3	24.0	27.2	30.0
Profit (loss)	11.5	39.4	13.1	2.2	4.1	100.0	11.5	39.4	13.1	2.2	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 4011 - Single Family Housing Contractors**

Businesses primarily engaged in the development and construction of single detached and single attached dwellings such as: cottages, single duplexes, garden homes, semi-detached houses, single attached houses, erecting prefabricated homes, row houses (exc. row duplexes), single residences and summer homes

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Single Family Housing Contractors (SIC 4011)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	245	61	61	61	62
Businesses in sample	34				
Low sales value (\$000's)	(1)	(1)	48	195	330
High sales value (\$000's)	(1)	48	195	330	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	12	-	-	14	29
Accounts and Notes Receivable	23	-	-	8	80
Inventory	35	-	-	8	127
Other Current Assets	26	-	-	1	102
<b>Total Current Assets</b>	<b>96</b>	<b>-</b>	<b>-</b>	<b>32</b>	<b>338</b>
Fixed Assets	29	8	3	24	78
Less: Accum. Dep. on Fixed Assets	11	3	1	12	25
Other Assets	10	-	-	-	40
<b>Total Assets</b>	<b>124</b>	<b>6</b>	<b>2</b>	<b>44</b>	<b>431</b>
<b>Liabilities and Equity</b>					
Current Loans	41	-	1	14	144
Other Current Liabilities	42	1	-	15	149
<b>Total Current Liabilities</b>	<b>84</b>	<b>1</b>	<b>1</b>	<b>29</b>	<b>292</b>
Mortgages Payable	-	-	-	-	2
Long Term Debt	1	-	-	-	3
Other Liabilities	3	-	-	3	8
<b>Total Liabilities</b>	<b>88</b>	<b>1</b>	<b>2</b>	<b>32</b>	<b>305</b>
<b>Total Equity</b>	<b>37</b>	<b>5</b>	<b>-</b>	<b>12</b>	<b>127</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Single Family Housing Contractors (SIC 4011)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	245	61	61	61	62
Businesses in sample	34				
Low sales value (\$000's)	(1)	(1)	48	195	330
High sales value (\$000's)	(1)	48	195	330	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.4	0.4	0.1	2.2	1.5
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-1.6	0.2	-40.9	3.5	-3.0
Interest Coverage ratio (times)	6.1	99.1	2.1	...	24.9
Debt ratio (times)	0.5	0.2	1.0	0.6	0.6

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page



**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Single Family Housing Contractors (SIC 4011)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	126	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	18	--	--	--	--
Sale of Fixed Assets	28	--	--	--	--
Increase in Long Term Debt	9	--	--	--	--
Advances From Owners and Affiliates	1	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	2	--	--	--	--
<b>Total</b>	<b>58</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	9	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	30	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	1	--	--	--	--
Repayment of Adv. From Owners and Affil.	3	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>45</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>13</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Residential Building and Development (SIC 401)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	519	24,692	1,305	107	82
less than 20	498	14,789	775	104	80
20 - 99	15	6,510	353	2	1
100 - 499	5	X	176	-	1
500 and over	X	X	1	1	-
1985					
Total	652	33,000	1,643	108	...
less than 20	641	26,429	1,317	106	
20 - 99	8	3,502	174	2	
100 - 499	3	3,069	152	-	
500 and over	-	-	-	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Single Family Housing Contractors (SIC 4011)**

	Total(1)	Bottom 25%	Lower middle 25%	* Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>153</b>	<b>37</b>	<b>39</b>	<b>38</b>	<b>39</b>
Total Sales \$	36,914	1,114	2,991	7,327	25,482
Total Expense \$	35,673	1,193	2,906	7,328	24,246
Net Profit (loss) \$	1,241	-79	85	-1	1,236
<b>Businesses reporting a profit (No.)</b>	<b>83</b>	<b>21</b>	<b>25</b>	<b>18</b>	<b>19</b>
Total Sales \$	17,352	613	1,885	3,396	11,458
Total Expense \$	14,882	556	1,689	3,069	9,568
Net Profit \$	2,470	57	196	327	1,890
<b>Businesses reporting loss (No.)</b>	<b>70</b>	<b>16</b>	<b>14</b>	<b>20</b>	<b>20</b>
Total Sales \$	19,562	501	1,106	3,931	14,024
Total Expense \$	20,791	637	1,217	4,259	14,678
Net Loss \$	-1,229	-136	-111	-328	-654
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>196</b>	<b>49</b>	<b>49</b>	<b>48</b>	<b>50</b>
Total Sales \$	52,207	1,193	3,720	9,439	37,855
Total Expense \$	52,292	1,147	4,026	9,451	37,668
Net Profit (loss) \$	-85	46	-306	-12	187
<b>Businesses reporting a profit (No.)</b>	<b>113</b>	<b>36</b>	<b>23</b>	<b>25</b>	<b>29</b>
Total Sales \$	30,193	918	1,716	5,232	22,327
Total Expense \$	28,296	767	1,484	4,791	21,254
Net Profit \$	1,897	151	232	441	1,073
<b>Businesses reporting a loss (No.)</b>	<b>83</b>	<b>13</b>	<b>26</b>	<b>23</b>	<b>21</b>
Total Sales \$	22,014	275	2,004	4,207	15,528
Total Expense \$	23,996	380	2,542	4,660	16,414
Net Loss \$	-1,982	-105	-538	-453	-886
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>369</b>	<b>92</b>	<b>90</b>	<b>95</b>	<b>92</b>
Total Sales \$	92,749	2,149	6,630	21,317	62,653
Total Expense \$	89,235	2,201	6,520	20,132	60,382
Net Profit (loss) \$	3,514	-52	110	1,185	2,271
<b>Businesses reporting a profit (No.)</b>	<b>250</b>	<b>56</b>	<b>55</b>	<b>63</b>	<b>76</b>
Total Sales \$	73,389	1,369	4,253	14,126	53,641
Total Expense \$	68,067	1,252	3,794	12,567	50,454
Net Profit \$	5,322	117	459	1,559	3,187
<b>Businesses reporting a loss (No.)</b>	<b>119</b>	<b>36</b>	<b>35</b>	<b>32</b>	<b>16</b>
Total Sales \$	19,360	780	2,377	7,191	9,012
Total Expense \$	21,168	949	2,726	7,565	9,928
Net Loss \$	-1,808	-169	-349	-374	-916
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>255</b>	<b>63</b>	<b>54</b>	<b>74</b>	<b>64</b>
Total Sales \$	76,841	2,721	6,973	18,284	48,863
Total Expense \$	73,556	2,664	6,586	17,711	46,595
Net Profit (loss) \$	3,285	57	387	573	2,268
<b>Businesses reporting a profit (No.)</b>	<b>175</b>	<b>20</b>	<b>40</b>	<b>60</b>	<b>55</b>
Total Sales \$	63,908	818	5,360	15,068	42,662
Total Expense \$	60,179	636	4,883	14,359	40,301
Net Profit \$	3,729	182	477	709	2,361
<b>Businesses reporting a loss (No.)</b>	<b>80</b>	<b>43</b>	<b>14</b>	<b>14</b>	<b>9</b>
Total Sales \$	12,933	1,903	1,613	3,216	6,201
Total Expense \$	13,377	2,028	1,703	3,352	6,294
Net Loss \$	-444	-125	-90	-136	-93

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Masonry Contractors (SIC 4231)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	74	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	49.1	--	--	--	--	97.7	50.2	--	--	--	--
Occupancy Expenses	8.8	--	--	--	--	100.0	8.8	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	7.4	--	--	--	--	69.2	10.8	--	--	--	--
Repairs & Maintenance	-	--	--	--	--	10.6	0.4	--	--	--	--
Heat, Light & Telephone	0.5	--	--	--	--	64.5	0.8	--	--	--	--
Business & Property Tax	0.1	--	--	--	--	8.6	1.0	--	--	--	--
Insurance	0.6	--	--	--	--	64.5	1.0	--	--	--	--
Rent	0.1	--	--	--	--	24.0	0.4	--	--	--	--
Personnel Expenses	20.5	--	--	--	--	64.5	31.8	--	--	--	--
Financial Expenses	1.8	--	--	--	--	100.0	1.8	--	--	--	--
Bank Interest & Charges	1.2	--	--	--	--	52.0	2.4	--	--	--	--
Professional Fees	0.5	--	--	--	--	100.0	0.5	--	--	--	--
Other Expenses	12.7	--	--	--	--	100.0	12.7	--	--	--	--
Profit (loss)	7.1	--	--	--	--	100.0	7.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 4231 - Masonry Contractors**

Businesses primarily engaged in conventional or specialty masonry work, (except interior marble work) such as installation of architectural stone, blocklaying, brick or stone lining (chimney, kiln, boiler, etc.) bricklaying, installation of granite (exterior work), installation of marble (exterior work), masonry work, installation of ornamental stone, pointing masonry, installation of slate (exterior work), stone cutting and setting and installation of veneer facing stone or brick.



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Masonry Contractors (SIC 4231)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	74	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	4	--	--	--	--
Accounts and Notes Receivable	21	--	--	--	--
Inventory	11	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	<b>37</b>	--	--	--	--
Fixed Assets	12	--	--	--	--
Less: Accum. Dep. on Fixed Assets	3	--	--	--	--
Other Assets	3	--	--	--	--
<b>Total Assets</b>	<b>49</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	2	--	--	--	--
Other Current Liabilities	18	--	--	--	--
<b>Total Current Liabilities</b>	<b>20</b>	--	--	--	--
Mortgages Payable	9	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	6	--	--	--	--
<b>Total Liabilities</b>	<b>35</b>	--	--	--	--
<b>Total Equity</b>	<b>14</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Masonry Contractors (SIC 4231)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	74	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	2.7	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	11.9	--	--	--	--
Interest Coverage ratio (times)	8.3	--	--	--	--
Debt ratio (times)	0.4	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Masonry Contractors (SIC 4231)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	1	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Masonry Contractors (SIC 4231)**

				Changes in number of businesses with paid employees	
Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Newly reporting(2)	No longer reporting(3)
1982					
Total	64	4,857	190	6	8
less than 20	61	2,324	91	6	8
20 - 99	3	2,533	99	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	82	5,186	219	11	...
less than 20	80	X	147	11	-
20 - 99	X	X	72	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Masonry Contractors (SIC 4231)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>76</b>	<b>17</b>	<b>20</b>	<b>19</b>	<b>20</b>
Total Sales \$	5,460	236	491	853	3,880
Total Expense \$	5,086	231	320	615	3,920
Net Profit (loss) \$	374	5	171	238	-40
<b>Businesses reporting a profit (No.)</b>	<b>61</b>	<b>17</b>	<b>16</b>	<b>17</b>	<b>11</b>
Total Sales \$	3,156	236	420	778	1,722
Total Expense \$	2,583	231	244	533	1,575
Net Profit \$	573	5	176	245	147
<b>Businesses reporting loss (No.)</b>	<b>15</b>	<b>-</b>	<b>4</b>	<b>2</b>	<b>9</b>
Total Sales \$	2,304	-	71	75	2,158
Total Expense \$	2,503	-	76	82	2,345
Net Loss \$	-199	-	-5	-7	-187
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>87</b>	<b>12</b>	<b>31</b>	<b>22</b>	<b>22</b>
Total Sales \$	8,869	220	797	1,393	6,459
Total Expense \$	7,988	138	686	1,044	6,120
Net Profit (loss) \$	881	82	111	349	339
<b>Businesses reporting a profit (No.)</b>	<b>78</b>	<b>12</b>	<b>28</b>	<b>22</b>	<b>16</b>
Total Sales \$	7,551	220	674	1,393	5,264
Total Expense \$	6,592	138	549	1,044	4,861
Net Profit \$	959	82	125	349	403
<b>Businesses reporting a loss (No.)</b>	<b>9</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>6</b>
Total Sales \$	1,318	-	123	-	1,195
Total Expense \$	1,396	-	137	-	1,259
Net Loss \$	-78	-	-14	-	-64
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>113</b>	<b>19</b>	<b>37</b>	<b>28</b>	<b>29</b>
Total Sales \$	8,826	232	909	1,611	6,074
Total Expense \$	8,214	281	809	1,321	5,803
Net Profit (loss) \$	612	-49	100	290	271
<b>Businesses reporting a profit (No.)</b>	<b>62</b>	<b>2</b>	<b>15</b>	<b>22</b>	<b>23</b>
Total Sales \$	6,575	26	468	1,301	4,780
Total Expense \$	5,779	23	345	1,004	4,407
Net Profit \$	796	3	123	297	373
<b>Businesses reporting a loss (No.)</b>	<b>51</b>	<b>17</b>	<b>22</b>	<b>6</b>	<b>6</b>
Total Sales \$	2,251	206	441	310	1,294
Total Expense \$	2,435	258	464	317	1,396
Net Loss \$	-184	-52	-23	-7	-102
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>77</b>	<b>19</b>	<b>18</b>	<b>20</b>	<b>20</b>
Total Sales \$	11,063	225	545	1,429	8,864
Total Expense \$	10,268	226	483	1,255	8,304
Net Profit (loss) \$	795	-1	62	174	560
<b>Businesses reporting a profit (No.)</b>	<b>64</b>	<b>18</b>	<b>15</b>	<b>16</b>	<b>15</b>
Total Sales \$	8,986	211	419	1,122	7,234
Total Expense \$	8,109	206	341	938	6,624
Net Profit \$	877	5	78	184	610
<b>Businesses reporting a loss (No.)</b>	<b>13</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>5</b>
Total Sales \$	2,077	14	126	307	1,630
Total Expense \$	2,159	20	142	317	1,680
Net Loss \$	-82	-6	-16	-10	-50

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Plumbing Contractors (SIC 4241)**

	Total(1)	Bottom 25%	* Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	47	47	47	48
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	26	54	125
High sales value (\$000's)	(1)	26	54	125	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	43.0	...	...	40.0	47.6	93.6	45.9	...	...	41.9	47.6
Occupancy Expenses	8.6	...	7.8	7.3	5.6	100.0	8.6	...	7.8	7.3	5.6
Mortgage Interest	-	...	...	...	...	0.9	0.3	-	-	...	-
Depreciation	4.5	11.2	4.8	3.1	2.2	95.0	4.7	11.8	4.8	3.1	2.6
Repairs & Maintenance	0.2	...	...	...	...	18.7	1.2	...	-	...	...
Heat, Light & Telephone	1.7	2.5	2.0	1.9	0.9	89.7	1.9	4.0	2.0	2.4	0.9
Business & Property Tax	0.7	0.7	0.6	0.7	0.7	79.3	0.9	1.4	0.6	0.9	1.0
Insurance	1.3	3.9	0.4	1.6	1.0	93.9	1.4	6.9	0.4	1.6	1.0
Rent	0.3	...	...	...	...	22.4	1.1	-	-	...	...
Personnel Expenses	13.3	5.6	-	18.5	26.2	55.8	23.8	41.7	-	18.5	26.2
Financial Expenses	1.6	2.1	1.1	2.6	1.4	76.1	2.1	2.1	2.5	2.6	1.6
Bank Interest & Charges	1.0	1.2	0.7	1.5	1.0	58.1	1.8	1.9	3.3	2.1	1.2
Professional Fees	0.6	0.9	0.4	1.0	0.4	76.1	0.8	0.9	0.9	1.0	0.4
Other Expenses	14.0	29.6	16.5	11.1	6.7	100.0	14.0	29.6	16.5	11.1	6.7
Profit (loss)	19.5	37.1	18.1	20.4	12.5	100.0	19.5	37.1	18.1	20.4	12.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

**Standard Industrial Classification Definition:**

**SIC 4241 - Plumbing Contractors**

Businesses primarily engaged in the installation and repair of primary hot and cold water piping systems (i.e. except space heating) such as: installation of waste and vent systems drain, installation of hot water heaters and plumbing tanks, installation of water meters, installation of piping systems, installation of plumbing fixtures, installation of primary hot water, installation of roof drainage systems (exc. eavestroughing), and installation of sanitary ware



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Plumbing Contractors (SIC 4241)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	47	47	47	48
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	26	54	125
High sales value (\$000's)	(1)	26	54	125	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	5	-	-	4	11
Accounts and Notes Receivable	23	-	1	3	69
Inventory	12	-	2	2	34
Other Current Assets	1	-	-	-	4
<b>Total Current Assets</b>	41	-	4	10	118
Fixed Assets	39	10	8	31	88
Less: Accum. Dep. on Fixed Assets	20	6	1	19	46
Other Assets	1	3	-	-	-
<b>Total Assets</b>	<b>61</b>	<b>8</b>	<b>10</b>	<b>22</b>	<b>161</b>
<b>Liabilities and Equity</b>					
Current Loans	11	-	3	8	25
Other Current Liabilities	17	-	2	4	49
<b>Total Current Liabilities</b>	28	-	4	12	74
Mortgages Payable	-	-	-	-	-
Long Term Debt	1	-	1	1	2
Other Liabilities	5	3	-	1	14
<b>Total Liabilities</b>	<b>34</b>	<b>3</b>	<b>5</b>	<b>14</b>	<b>90</b>
<b>Total Equity</b>	<b>27</b>	<b>4</b>	<b>5</b>	<b>8</b>	<b>71</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Plumbing Contractors (SIC 4241)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	47	47	47	48
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	26	54	125
High sales value (\$000's)	(1)	26	54	125	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.9	0.4	0.8	0.8	2.9
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	1.7	0.7	1.1	4.7	0.3
Interest Coverage ratio (times)	22.4	3.5	3.0	8.9	41.5
Debt ratio (times)	0.6	0.4	0.5	0.8	0.5

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Plumbing Contractors (SIC 4241)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	* Top 25%
Number of businesses (estimated)	29	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	12	--	--	--	--
Sale of Fixed Assets	25	--	--	--	--
Increase in Long Term Debt	24	--	--	--	--
Advances From Owners and Affiliates	1	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>63</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	56	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	1	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	11	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>70</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>-7</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Plumbing, Heating and Air Conditioning, Mechanical Work (SIC 424)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	156	14,334	561	30	16
less than 20	146	7,446	292	30	15
20 - 99	9	X	258	-	1
100 - 499	X	X	11	-	-
500 and over	-	-	-	-	-
1985					
Total	186	22,385	951	19	...
less than 20	173	10,232	435	17	
20 - 99	11	X	361	2	
100 - 499	X	X	155	-	
500 and over	-	-	-	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Plumbing Contractors (SIC 4241)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>126</b>	<b>27</b>	<b>36</b>	<b>30</b>	<b>33</b>
Total Sales \$	14,499	401	1,119	2,095	10,884
Total Expense \$	13,377	298	787	1,830	10,462
Net Profit (loss) \$	1,122	103	332	265	422
<b>Businesses reporting a profit (No.)</b>	<b>104</b>	<b>25</b>	<b>34</b>	<b>23</b>	<b>22</b>
Total Sales \$	10,359	374	1,031	1,627	7,327
Total Expense \$	8,963	270	692	1,345	6,656
Net Profit \$	1,396	104	339	282	671
<b>Businesses reporting loss (No.)</b>	<b>22</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>11</b>
Total Sales \$	4,140	27	88	468	3,557
Total Expense \$	4,414	28	95	485	3,806
Net Loss \$	-274	-1	-7	-17	-249
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>85</b>	<b>20</b>	<b>22</b>	<b>22</b>	<b>21</b>
Total Sales \$	8,516	413	968	2,072	5,063
Total Expense \$	7,732	333	865	1,803	4,731
Net Profit (loss) \$	784	80	103	269	332
<b>Businesses reporting a profit (No.)</b>	<b>70</b>	<b>17</b>	<b>16</b>	<b>19</b>	<b>18</b>
Total Sales \$	6,653	366	674	1,764	3,849
Total Expense \$	5,716	258	544	1,466	3,448
Net Profit \$	937	108	130	298	401
<b>Businesses reporting a loss (No.)</b>	<b>15</b>	<b>3</b>	<b>6</b>	<b>3</b>	<b>3</b>
Total Sales \$	1,863	47	294	308	1,214
Total Expense \$	2,016	75	321	337	1,283
Net Loss \$	-153	-28	-27	-29	-69
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>177</b>	<b>44</b>	<b>41</b>	<b>46</b>	<b>46</b>
Total Sales \$	30,377	814	1,983	5,074	22,506
Total Expense \$	29,010	765	1,672	4,623	21,950
Net Profit (loss) \$	1,367	49	311	451	556
<b>Businesses reporting a profit (No.)</b>	<b>144</b>	<b>41</b>	<b>36</b>	<b>36</b>	<b>31</b>
Total Sales \$	21,299	764	1,682	3,880	14,973
Total Expense \$	19,548	705	1,289	3,360	14,194
Net Profit \$	1,751	59	393	520	779
<b>Businesses reporting a loss (No.)</b>	<b>33</b>	<b>3</b>	<b>5</b>	<b>10</b>	<b>15</b>
Total Sales \$	9,078	50	301	1,194	7,533
Total Expense \$	9,462	60	383	1,263	7,756
Net Loss \$	-384	-10	-82	-69	-223
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>197</b>	<b>49</b>	<b>49</b>	<b>49</b>	<b>50</b>
Total Sales \$	33,516	1,227	2,639	5,523	24,127
Total Expense \$	31,502	884	2,251	4,761	23,606
Net Profit (loss) \$	2,014	343	388	762	521
<b>Businesses reporting a profit (No.)</b>	<b>169</b>	<b>47</b>	<b>45</b>	<b>41</b>	<b>36</b>
Total Sales \$	24,650	1,169	2,414	4,638	16,429
Total Expense \$	22,317	821	2,009	3,838	15,649
Net Profit \$	2,333	348	405	800	780
<b>Businesses reporting a loss (No.)</b>	<b>28</b>	<b>2</b>	<b>4</b>	<b>8</b>	<b>14</b>
Total Sales \$	8,866	58	225	885	7,698
Total Expense \$	9,185	63	242	923	7,957
Net Loss \$	-319	-5	-17	-38	-259

1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Truck Transport Industry (SIC 456)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	1,969	492	492	492	493
Businesses in sample	175				
Low sales value (\$000's)	(1)	(1)	27	64	118
High sales value (\$000's)	(1)	27	64	118	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Vehicle Expenses</b>	<b>42.3</b>	<b>46.7</b>	<b>33.6</b>	<b>46.7</b>	<b>42.7</b>	<b>98.5</b>	<b>43.0</b>	<b>46.7</b>	<b>35.7</b>	<b>46.7</b>	<b>42.7</b>
Depreciation	10.2	11.4	7.9	10.6	11.0	84.4	12.1	14.1	10.7	11.6	11.9
Repairs & Maintenance	3.0	2.3	0.6	4.1	5.2	29.0	10.5	18.7	3.4	17.5	8.2
Insurance	4.2	4.4	3.7	5.3	3.5	88.5	4.7	5.3	4.7	5.3	3.7
Fuel Expense	23.3	25.9	20.2	25.4	21.9	80.3	29.1	33.9	26.2	29.4	27.0
Business Tax	1.6	2.7	1.4	1.3	1.0	66.8	2.4	4.7	2.1	1.7	1.4
<b>Personnel Expenses</b>	<b>11.6</b>	<b>8.6</b>	<b>10.1</b>	<b>8.2</b>	<b>19.2</b>	<b>72.1</b>	<b>16.1</b>	<b>20.3</b>	<b>13.7</b>	<b>11.0</b>	<b>19.9</b>
<b>Financial Expenses</b>	<b>4.1</b>	<b>1.7</b>	<b>5.4</b>	<b>3.9</b>	<b>5.4</b>	<b>85.9</b>	<b>4.8</b>	<b>3.1</b>	<b>5.8</b>	<b>4.0</b>	<b>5.6</b>
Bank Interest & Charges	2.6	1.3	2.1	3.2	4.0	67.9	3.9	3.5	3.0	4.2	4.5
Professional Fees	1.5	0.4	3.4	0.7	1.4	71.2	2.1	1.1	4.6	0.9	1.5
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
<b>Other Expenses</b>	<b>34.2</b>	<b>38.2</b>	<b>38.4</b>	<b>32.6</b>	<b>27.6</b>	<b>100.0</b>	<b>34.2</b>	<b>38.2</b>	<b>38.4</b>	<b>32.6</b>	<b>27.6</b>
<b>Profit (loss)</b>	<b>7.8</b>	<b>4.8</b>	<b>12.5</b>	<b>8.6</b>	<b>5.2</b>	<b>98.1</b>	<b>8.0</b>	<b>4.8</b>	<b>13.3</b>	<b>8.6</b>	<b>5.2</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 456 - Truck Transport Industry**

Businesses primarily engaged in the provision of all types of trucking, transfer and related services. Truck "broker-operators" are included in this industry.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Truck Transport Industry (SIC 456)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	1,969	492	492	492	493
Businesses in sample	175				
Low sales value (\$000's)	(1)	(1)	27	64	118
High sales value (\$000's)	(1)	27	64	118	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	2	-	1	1	7
Accounts and Notes Receivable	5	-	-	-	21
Inventory	-	-	-	-	1
Other Current Assets	2	-	-	-	8
<b>Total Current Assets</b>	10	-	1	2	37
Fixed Assets	44	1	3	17	153
Less: Accum. Dep. on Fixed Assets	15	-	1	5	54
Other Assets	2	-	1	-	6
<b>Total Assets</b>	<b>40</b>	<b>1</b>	<b>5</b>	<b>13</b>	<b>142</b>
<b>Liabilities and Equity</b>					
Current Loans	5	1	1	1	17
Other Current Liabilities	10	-	1	4	36
<b>Total Current Liabilities</b>	15	1	2	5	53
Mortgages Payable	1	-	-	-	5
Long Term Debt	4	-	-	3	13
Other Liabilities	12	1	1	4	43
<b>Total Liabilities</b>	<b>33</b>	<b>1</b>	<b>3</b>	<b>12</b>	<b>115</b>
<b>Total Equity</b>	<b>7</b>	<b>-1</b>	<b>2</b>	<b>1</b>	<b>27</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Truck Transport Industry (SIC 456)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	1,969	492	492	492	493
Businesses in sample	175				
Low sales value (\$000's)	(1)	(1)	27	64	118
High sales value (\$000's)	(1)	27	64	118	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.1	0.5	1.5	0.9	1.0
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	1.1	-1.9	-1.7	-5.2	5.4
Interest Coverage ratio (times)	18.4	...	51.4	7.1	11.4
Debt ratio (times)	1.1	2.2	0.8	1.3	0.9

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page



**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Truck Transport Industry (SIC 456)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	212	53	53	53	53
Businesses in sample	22				
Low sales value (\$000's)	(1)	(1)	136	244	523
High sales value (\$000's)	(1)	136	244	523	(1)
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	51	22	21	29	116
Sale of Fixed Assets	42	17	7	71	60
Increase in Long Term Debt	80	5	147	47	92
Advances From Owners and Affiliates	22	1	4	6	68
From Government	-	-	-	-	1
Increase in Share Capital	-	-	-	-	-
Sale of Investments	-	-	-	-	-
Tax Adjustments	1	-	3	-	1
Other Sources	-	-	-	-	-
<b>Total</b>	<b>197</b>	<b>46</b>	<b>183</b>	<b>154</b>	<b>338</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	124	14	181	45	213
Payment of Dividends	20	-	-	3	65
Repayment of Long Term Debt	31	8	47	24	36
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	-	-	-	-	-
Repayment of Adv. From Owners and Affil.	7	-	4	5	17
Decrease in Equity	-	-	-	-	-
Tax Adjustments	2	-	-	4	2
Other Applications	2	9	-	-	3
<b>Total</b>	<b>186</b>	<b>32</b>	<b>233</b>	<b>81</b>	<b>335</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>11</b>	<b>14</b>	<b>-51</b>	<b>73</b>	<b>3</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Truck Transport Industry (SIC 456)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	631	89,154	6,042	138	79
less than 20	578	19,192	1,157	133	77
20 - 99	26	11,470	696	4	-
100 - 499	16	21,847	1,157	1	1
500 and over	11	36,645	3,032	-	1
1985					
Total	722	110,868	6,002	119	...
less than 20	669	26,384	1,237	114	-
20 - 99	24	16,327	772	-	-
100 - 499	16	18,989	802	3	-
500 and over	13	49,168	3,191	2	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Truck Transport Industry (SIC 456)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>1,524</b>	<b>377</b>	<b>379</b>	<b>382</b>	<b>386</b>
Total Sales \$	142,183	7,277	16,853	27,435	90,618
Total Expense \$	129,626	5,892	13,720	23,372	86,642
Net Profit (loss) \$	12,557	1,385	3,133	4,063	3,976
<b>Businesses reporting a profit (No.)</b>	<b>1,211</b>	<b>291</b>	<b>313</b>	<b>327</b>	<b>280</b>
Total Sales \$	97,318	5,760	14,117	23,642	53,799
Total Expense \$	81,793	3,995	10,471	19,386	47,941
Net Profit \$	15,525	1,765	3,646	4,256	5,858
<b>Businesses reporting loss (No.)</b>	<b>313</b>	<b>86</b>	<b>66</b>	<b>55</b>	<b>106</b>
Total Sales \$	44,865	1,517	2,736	3,793	36,819
Total Expense \$	47,833	1,897	3,249	3,986	38,701
Net Loss \$	-2,968	-380	-513	-193	-1,882
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>1,635</b>	<b>401</b>	<b>416</b>	<b>409</b>	<b>409</b>
Total Sales \$	141,193	8,169	16,656	29,046	87,322
Total Expense \$	125,750	6,506	14,441	23,814	80,989
Net Profit (loss) \$	15,443	1,663	2,215	5,232	6,333
<b>Businesses reporting a profit (No.)</b>	<b>1,350</b>	<b>298</b>	<b>338</b>	<b>376</b>	<b>338</b>
Total Sales \$	112,343	6,395	13,450	26,745	65,753
Total Expense \$	94,976	4,408	10,647	21,301	58,620
Net Profit \$	17,367	1,987	2,803	5,444	7,133
<b>Businesses reporting a loss (No.)</b>	<b>285</b>	<b>103</b>	<b>78</b>	<b>33</b>	<b>71</b>
Total Sales \$	28,850	1,774	3,206	2,301	21,569
Total Expense \$	30,774	2,098	3,794	2,513	22,369
Net Loss \$	-1,924	-324	-588	-212	-800
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>1,934</b>	<b>482</b>	<b>485</b>	<b>479</b>	<b>488</b>
Total Sales \$	226,393	9,479	20,292	44,585	152,037
Total Expense \$	197,402	8,287	16,233	36,945	135,937
Net Profit (loss) \$	28,991	1,192	4,059	7,640	16,100
<b>Businesses reporting a profit (No.)</b>	<b>1,709</b>	<b>363</b>	<b>432</b>	<b>463</b>	<b>451</b>
Total Sales \$	207,678	7,041	18,191	43,080	139,366
Total Expense \$	176,861	5,344	13,771	35,390	122,356
Net Profit \$	30,817	1,697	4,420	7,690	17,010
<b>Businesses reporting a loss (No.)</b>	<b>225</b>	<b>119</b>	<b>53</b>	<b>16</b>	<b>37</b>
Total Sales \$	18,715	2,438	2,101	1,505	12,671
Total Expense \$	20,541	2,943	2,462	1,555	13,581
Net Loss \$	-1,826	-505	-361	-50	-910
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>1,971</b>	<b>492</b>	<b>493</b>	<b>493</b>	<b>493</b>
Total Sales \$	217,100	9,640	22,739	42,484	142,237
Total Expense \$	195,996	8,673	18,653	37,635	131,035
Net Profit (loss) \$	21,104	967	4,086	4,849	11,202
<b>Businesses reporting a profit (No.)</b>	<b>1,579</b>	<b>311</b>	<b>434</b>	<b>401</b>	<b>433</b>
Total Sales \$	183,542	6,528	19,790	34,365	122,859
Total Expense \$	159,169	4,860	15,251	28,552	110,506
Net Profit \$	24,373	1,668	4,539	5,813	12,353
<b>Businesses reporting a loss (No.)</b>	<b>392</b>	<b>181</b>	<b>59</b>	<b>92</b>	<b>60</b>
Total Sales \$	33,558	3,112	2,949	8,119	19,378
Total Expense \$	36,827	3,813	3,402	9,083	20,529
Net Loss \$	-3,269	-701	-453	-964	-1,151

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	141	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Vehicle Expenses</b>	<b>38.1</b>	--	--	--	--	<b>84.4</b>	<b>45.2</b>	--	--	--	--
Depreciation	7.3	--	--	--	--	76.3	9.6	--	--	--	--
Repairs & Maintenance	0.9	--	--	--	--	29.3	3.1	--	--	--	--
Insurance	4.2	--	--	--	--	84.4	4.9	--	--	--	--
Fuel Expense	24.4	--	--	--	--	84.4	29.0	--	--	--	--
Business Tax	1.3	--	--	--	--	57.1	2.2	--	--	--	--
<b>Personnel Expenses</b>	<b>10.8</b>	--	--	--	--	<b>82.4</b>	<b>13.2</b>	--	--	--	--
<b>Financial Expenses</b>	<b>1.8</b>	--	--	--	--	<b>64.6</b>	<b>2.8</b>	--	--	--	--
Bank Interest & Charges	1.1	--	--	--	--	64.6	1.8	--	--	--	--
Professional Fees	0.7	--	--	--	--	56.5	1.2	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
<b>Other Expenses</b>	<b>37.2</b>	--	--	--	--	<b>100.0</b>	<b>37.2</b>	--	--	--	--
<b>Profit (loss)</b>	<b>12.0</b>	--	--	--	--	<b>100.0</b>	<b>12.0</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 4564 - Dry Bulk Materials Trucking Industry**

Businesses primarily engaged in transporting, usually by dump-trucks, such dry bulk materials as cement, fill, sand and debris including snow as for example dry materials bulk hopper truck service, dry bulk truck transporting service, bulk tank truck service of dry chemicals, dump truck transporting service (fill, sand, debris), snow hauling truck service, and dry bulk tank truck transporting service.



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	141	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	-	--	--	--	--
Accounts and Notes Receivable	2	--	--	--	--
Inventory	-	--	--	--	--
Other Current Assets	-	--	--	--	--
<b>Total Current Assets</b>	2	--	--	--	--
Fixed Assets	17	--	--	--	--
Less: Accum. Dep. on Fixed Assets	7	--	--	--	--
Other Assets	1	--	--	--	--
<b>Total Assets</b>	14	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	2	--	--	--	--
Other Current Liabilities	1	--	--	--	--
<b>Total Current Liabilities</b>	3	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	6	--	--	--	--
<b>Total Liabilities</b>	9	--	--	--	--
<b>Total Equity</b>	5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	141	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.4	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-3.5	--	--	--	--
Interest Coverage ratio (times)	39.4	--	--	--	--
Debt ratio (times)	1.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	2	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Truck Transport Industry (SIC 456)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	631	89,154	6,042	138	79
less than 20	578	19,192	1,157	133	77
20 - 99	26	11,470	696	4	-
100 - 499	16	21,847	1,157	1	1
500 and over	11	36,645	3,032	-	1
1985					
Total	722	110,868	6,002	119	...
less than 20	669	26,384	1,237	114	-
20 - 99	24	16,327	772	-	-
100 - 499	16	18,989	802	3	-
500 and over	13	49,168	3,191	2	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>97</b>	<b>18</b>	<b>28</b>	<b>22</b>	<b>29</b>
Total Sales \$	5,690	297	840	1,134	3,419
Total Expense \$	4,379	160	568	755	2,896
Net Profit (loss) \$	1,311	137	272	379	523
<b>Businesses reporting a profit (No.)</b>	<b>89</b>	<b>18</b>	<b>26</b>	<b>22</b>	<b>23</b>
Total Sales \$	5,135	297	788	1,134	2,916
Total Expense \$	3,781	160	493	755	2,373
Net Profit \$	1,354	137	295	379	543
<b>Businesses reporting loss (No.)</b>	<b>8</b>	-	<b>2</b>	-	<b>6</b>
Total Sales \$	555	-	52	-	503
Total Expense \$	598	-	75	-	523
Net Loss \$	-43	-	-23	-	-20
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>58</b>	<b>9</b>	<b>17</b>	<b>17</b>	<b>15</b>
Total Sales \$	4,554	270	635	815	2,834
Total Expense \$	3,993	227	512	600	2,654
Net Profit (loss) \$	561	43	123	215	180
<b>Businesses reporting a profit (No.)</b>	<b>54</b>	<b>9</b>	<b>17</b>	<b>16</b>	<b>12</b>
Total Sales \$	3,653	270	635	752	1,996
Total Expense \$	2,970	227	512	536	1,695
Net Profit \$	683	43	123	216	301
<b>Businesses reporting a loss (No.)</b>	<b>4</b>	-	-	<b>1</b>	<b>3</b>
Total Sales \$	901	-	-	63	838
Total Expense \$	1,023	-	-	64	959
Net Loss \$	-122	-	-	-1	-121
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>168</b>	<b>33</b>	<b>48</b>	<b>43</b>	<b>44</b>
Total Sales \$	12,222	392	1,301	1,788	8,741
Total Expense \$	10,701	251	1,074	1,578	7,798
Net Profit (loss) \$	1,521	141	227	210	943
<b>Businesses reporting a profit (No.)</b>	<b>146</b>	<b>33</b>	<b>39</b>	<b>34</b>	<b>40</b>
Total Sales \$	9,963	392	1,040	1,404	7,127
Total Expense \$	8,165	251	812	1,132	5,970
Net Profit \$	1,798	141	228	272	1,157
<b>Businesses reporting a loss (No.)</b>	<b>22</b>	-	<b>9</b>	<b>9</b>	<b>4</b>
Total Sales \$	2,259	-	261	384	1,614
Total Expense \$	2,536	-	262	446	1,828
Net Loss \$	-277	-	-1	-62	-214
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>158</b>	<b>38</b>	<b>40</b>	<b>40</b>	<b>40</b>
Total Sales \$	10,014	530	1,080	1,782	6,622
Total Expense \$	8,808	412	1,073	1,351	5,972
Net Profit (loss) \$	1,206	118	7	431	650
<b>Businesses reporting a profit (No.)</b>	<b>129</b>	<b>38</b>	<b>20</b>	<b>32</b>	<b>39</b>
Total Sales \$	8,915	530	545	1,461	6,379
Total Expense \$	7,501	412	419	955	5,715
Net Profit \$	1,414	118	126	506	664
<b>Businesses reporting a loss (No.)</b>	<b>29</b>	-	<b>20</b>	<b>8</b>	<b>1</b>
Total Sales \$	1,099	-	535	321	243
Total Expense \$	1,307	-	654	396	257
Net Loss \$	-208	-	-119	-75	-14

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page



**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Taxicab Industry (SIC 4581)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	226	--	--	--	--						
Businesses in sample	19										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
	Industry Average(2)						Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	% busi- nesses reporting	Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Vehicle Expenses</b>	<b>31.4</b>	--	--	--	--	<b>91.9</b>	<b>34.2</b>	--	--	--	--
Depreciation	4.9	--	--	--	--	68.3	7.2	--	--	--	--
Repairs & Maintenance	1.0	--	--	--	--	21.4	4.9	--	--	--	--
Insurance	5.1	--	--	--	--	72.6	7.1	--	--	--	--
Fuel Expense	19.9	--	--	--	--	79.1	25.2	--	--	--	--
Business Tax	0.4	--	--	--	--	54.8	0.7	--	--	--	--
<b>Personnel Expenses</b>	<b>14.1</b>	--	--	--	--	<b>50.1</b>	<b>28.1</b>	--	--	--	--
<b>Financial Expenses</b>	<b>1.0</b>	--	--	--	--	<b>65.2</b>	<b>1.5</b>	--	--	--	--
Bank Interest & Charges	0.6	--	--	--	--	33.2	1.9	--	--	--	--
Professional Fees	0.3	--	--	--	--	61.8	0.6	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
<b>Other Expenses</b>	<b>33.1</b>	--	--	--	--	<b>100.0</b>	<b>33.1</b>	--	--	--	--
<b>Profit (loss)</b>	<b>20.4</b>	--	--	--	--	<b>100.0</b>	<b>20.4</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

**Standard Industrial Classification Definition:**

**SIC 4581 - Taxicab Industry**

Businesses primarily engaged in providing passenger transportation by automobiles not operated on regular schedules or between fixed terminals. Taxicab fleet owners and organizations are included regardless of whether drivers are hired, rent their cabs or are otherwise compensated. Also included are those who own and operate their own taxicabs, taxi dispatching, road motor vehicle taxi service, and taxicab service.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Taxicab Industry (SIC 4581)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	226	--	--	--	--
Businesses in sample	19				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	1	--	--	--	--
Accounts and Notes Receivable	-	--	--	--	--
Inventory	3	--	--	--	--
Other Current Assets	-	--	--	--	--
<b>Total Current Assets</b>	4	--	--	--	--
Fixed Assets	3	--	--	--	--
Less: Accum. Dep. on Fixed Assets	1	--	--	--	--
Other Assets	1	--	--	--	--
<b>Total Assets</b>	7	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	1	--	--	--	--
Other Current Liabilities	3	--	--	--	--
<b>Total Current Liabilities</b>	5	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	1	--	--	--	--
<b>Total Liabilities</b>	6	--	--	--	--
<b>Total Equity</b>	1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Taxicab Industry (SIC 4581)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	226	--	--	--	--
Businesses in sample	19				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.1	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	11.6	--	--	--	--
Interest Coverage ratio (times)	18.0	--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Taxicab Industry (SIC 4581)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	-	-	-	-	-
Businesses in sample	-	-	-	-	-
Low sales value (\$000's)	(1)	-	-	-	-
High sales value (\$000's)	(1)	-	-	-	-
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	-	-	-	-	-
Sale of Fixed Assets	-	-	-	-	-
Increase in Long Term Debt	-	-	-	-	-
Advances From Owners and Affiliates	-	-	-	-	-
From Government	-	-	-	-	-
Increase in Share Capital	-	-	-	-	-
Sale of Investments	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Sources	-	-	-	-	-
<b>Total</b>	-	-	-	-	-
<b>Application of Funds</b>					
Purchase of Fixed Assets	-	-	-	-	-
Payment of Dividends	-	-	-	-	-
Repayment of Long Term Debt	-	-	-	-	-
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	-	-	-	-	-
Repayment of Adv. From Owners and Affil.	-	-	-	-	-
Decrease in Equity	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Applications	-	-	-	-	-
<b>Total</b>	-	-	-	-	-
<b>Increase (Decrease) in Net Working Capital</b>	-	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Taxicab Industry (SIC 4581)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	51	4,741	525	13	7
less than 20	48	1,509	167	11	7
20 - 99	X	X	65	-	-
100 - 499	X	X	293	2	-
500 and over	-	-	-	-	-
1985					
Total	51	2,883	290	11	...
less than 20	48	1,470	148	10	-
20 - 99	X	X	42	1	-
100 - 499	X	X	100	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Taxicab Industry (SIC 4581)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>137</b>	<b>32</b>	<b>30</b>	<b>38</b>	<b>37</b>
Total Sales \$	4,462	375	437	682	2,968
Total Expense \$	4,022	294	429	498	2,801
Net Profit (loss) \$	440	81	8	184	167
<b>Businesses reporting a profit (No.)</b>	<b>114</b>	<b>32</b>	<b>15</b>	<b>36</b>	<b>31</b>
Total Sales \$	3,255	375	236	617	2,027
Total Expense \$	2,736	294	204	430	1,808
Net Profit \$	519	81	32	187	219
<b>Businesses reporting loss (No.)</b>	<b>23</b>	<b>-</b>	<b>15</b>	<b>2</b>	<b>6</b>
Total Sales \$	1,207	-	201	65	941
Total Expense \$	1,286	-	225	68	993
Net Loss \$	-79	-	-24	-3	-52
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>164</b>	<b>41</b>	<b>25</b>	<b>44</b>	<b>54</b>
Total Sales \$	4,793	448	305	791	3,249
Total Expense \$	4,431	327	279	630	3,195
Net Profit (loss) \$	362	121	26	161	54
<b>Businesses reporting a profit (No.)</b>	<b>155</b>	<b>41</b>	<b>25</b>	<b>44</b>	<b>45</b>
Total Sales \$	3,648	448	305	791	2,104
Total Expense \$	3,186	327	279	630	1,950
Net Profit \$	462	121	26	161	154
<b>Businesses reporting a loss (No.)</b>	<b>9</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9</b>
Total Sales \$	1,145	-	-	-	1,145
Total Expense \$	1,245	-	-	-	1,245
Net Loss \$	-100	-	-	-	-100
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>142</b>	<b>35</b>	<b>34</b>	<b>34</b>	<b>39</b>
Total Sales \$	4,911	364	612	802	3,133
Total Expense \$	4,517	271	556	701	2,989
Net Profit (loss) \$	394	93	56	101	144
<b>Businesses reporting a profit (No.)</b>	<b>92</b>	<b>35</b>	<b>17</b>	<b>17</b>	<b>23</b>
Total Sales \$	3,501	364	243	406	2,488
Total Expense \$	3,006	271	155	292	2,288
Net Profit \$	495	93	88	114	200
<b>Businesses reporting a loss (No.)</b>	<b>50</b>	<b>-</b>	<b>17</b>	<b>17</b>	<b>16</b>
Total Sales \$	1,410	-	369	396	645
Total Expense \$	1,511	-	401	409	701
Net Loss \$	-101	-	-32	-13	-56
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>228</b>	<b>54</b>	<b>56</b>	<b>61</b>	<b>57</b>
Total Sales \$	9,437	708	1,039	1,910	5,780
Total Expense \$	8,236	355	842	1,510	5,529
Net Profit (loss) \$	1,201	353	197	400	251
<b>Businesses reporting a profit (No.)</b>	<b>184</b>	<b>54</b>	<b>38</b>	<b>51</b>	<b>41</b>
Total Sales \$	6,671	708	677	1,597	3,689
Total Expense \$	5,331	355	460	1,143	3,373
Net Profit \$	1,340	353	217	454	316
<b>Businesses reporting a loss (No.)</b>	<b>44</b>	<b>-</b>	<b>18</b>	<b>10</b>	<b>16</b>
Total Sales \$	2,766	-	362	313	2,091
Total Expense \$	2,905	-	382	367	2,156
Net Loss \$	-139	-	-20	-54	-65

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Specialty Food Stores (SIC 6012)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	165	41	41	41	42
Businesses in sample	36				
Low sales value (\$000's)	(1)	(1)	25	121	289
High sales value (\$000's)	(1)	25	121	289	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	63.6	49.3	66.9	63.5	72.5	100.0	63.6	49.3	66.9	63.5	72.5
Occupancy Expenses	8.9	15.7	9.0	6.7	5.1	100.0	8.9	15.7	9.0	6.7	5.1
Mortgage Interest	-	...	...	...	...	0.7	1.4	-	-	-	-
Depreciation	1.2	1.8	0.8	1.2	1.3	76.3	1.6	3.6	1.3	1.2	1.3
Repairs & Maintenance	2.3	7.3	1.0	0.8	0.9	89.5	2.6	7.3	1.3	0.8	0.9
Heat, Light & Telephone	2.5	2.5	2.6	3.2	1.7	98.4	2.5	2.5	2.6	3.5	1.7
Business & Property Tax	0.3	0.3	0.4	0.2	0.2	64.6	0.5	0.7	0.5	0.3	0.3
Insurance	0.4	0.5	0.3	0.3	0.4	70.5	0.5	0.9	0.4	0.5	0.5
Rent	2.2	3.3	3.9	1.1	0.5	45.5	4.8	6.6	8.8	2.1	1.4
Personnel Expenses	12.3	5.1	10.5	20.1	13.2	71.9	17.2	10.2	21.7	22.8	13.2
Financial Expenses	1.1	0.1	1.2	1.4	1.8	88.0	1.3	0.1	1.2	1.4	1.9
Bank Interest & Charges	0.4	-	0.4	0.6	0.5	66.0	0.5	-	0.5	0.7	0.5
Professional Fees	0.5	0.1	0.8	0.8	0.4	76.2	0.7	0.1	1.1	0.8	0.5
Franchise Fees	0.2	...	...	...	...	3.1	7.9	-	-	-	-
Sales and Admin. Expenses	5.5	7.7	7.6	2.8	4.1	100.0	5.5	7.7	7.6	2.8	4.1
Advertising	0.5	0.9	0.3	0.3	0.7	78.6	0.7	1.8	0.5	0.4	0.7
Supplies	1.3	0.4	2.1	0.8	1.7	83.2	1.6	0.7	2.7	0.8	1.7
Delivery	2.1	2.9	3.2	1.1	1.3	84.6	2.5	2.9	4.4	1.5	1.3
Fuel Expense	1.6	...	...	...	...	38.4	4.1	...	...	...	...
Other Expenses	2.3	2.5	4.4	0.7	1.3	68.9	3.3	5.1	9.1	0.8	1.4
Profit (loss)	6.1	19.6	0.4	4.9	2.0	100.0	6.1	19.6	0.4	4.9	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

**Standard Industrial Classification Definition:**

**SIC 6012 - Specialty Food Stores**

Businesses primarily engaged in retail dealing usually in one line of food. Included in this industry are those retail bakeries which sell mainly purchased goods and shops which bake their products on the premises and sell them over-the-counter to final consumers. Businesses primarily engaged in selling fried chicken, doughnuts, pizzas, soft ice cream and the like for off-premises consumption are classified in 9213 -- Take-Out Food Services. This group includes the following types of stores: bread and pastry shops, butcher shops, candy and nut stores, confectionery stores, dairy products stores, delicatessens, fish and seafood stores, fruit and vegetables stores, health food stores, ice cream stores, milk stores, specialty food stores (exc. Take-Out Food Services)

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Specialty Food Stores (SIC 6012)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	165	41	41	41	42
Businesses in sample	36				
Low sales value (\$000's)	(1)	(1)	25	121	289
High sales value (\$000's)	(1)	25	121	289	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	3	-	-	1	10
Accounts and Notes Receivable	4	-	-	8	7
Inventory	5	-	1	10	10
Other Current Assets	1	-	-	1	1
<b>Total Current Assets</b>	13	-	2	20	29
Fixed Assets	29	-	1	39	73
Less: Accum. Dep. on Fixed Assets	12	-	-	20	27
Other Assets	3	-	-	4	8
<b>Total Assets</b>	<b>32</b>	<b>-</b>	<b>2</b>	<b>42</b>	<b>83</b>
<b>Liabilities and Equity</b>					
Current Loans	1	-	-	1	2
Other Current Liabilities	9	-	1	9	24
<b>Total Current Liabilities</b>	9	-	1	9	27
Mortgages Payable	-	-	-	-	-
Long Term Debt	1	-	-	1	4
Other Liabilities	6	-	-	1	21
<b>Total Liabilities</b>	<b>17</b>	<b>-</b>	<b>1</b>	<b>11</b>	<b>52</b>
<b>Total Equity</b>	<b>16</b>	<b>-</b>	<b>1</b>	<b>31</b>	<b>31</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Specialty Food Stores (SIC 6012)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	165	41	41	41	42
Businesses in sample	36				
Low sales value (\$000's)	(1)	(1)	25	121	289
High sales value (\$000's)	(1)	25	121	289	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	2.0	-	1.5	2.1	2.2
<b>Leverage Ratios</b>					
Debt:Equity ratio (times)	1.6	-	1.2	0.2	3.1
Interest Coverage ratio (times)	10.9	-	...	10.2	21.4
Debt ratio (times)	0.5	-	0.5	0.3	0.7

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page



**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Specialty Food Stores (SIC 6012)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	31	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	30	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	-	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>32</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	13	--	--	--	--
Payment of Dividends	12	--	--	--	--
Repayment of Long Term Debt	2	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	5	--	--	--	--
Repayment of Adv. From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>36</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>-3</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Food Stores (SIC 601)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000' s)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	798	60,042	6,201	180	90
less than 20	737	19,351	2,036	174	86
20 - 99	44	17,240	1,786	4	4
100 - 499	8	3,864	316	1	-
500 and over	9	19,587	2,063	1	-
1985					
Total	855	67,299	6,479	130	..
less than 20	784	24,905	2,408	123	
20 - 99	54	21,726	2,067	5	
100 - 499	9	4,185	404	1	
500 and over	8	16,483	1,600	1	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Specialty Food Stores (SIC 6012)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>214</b>	<b>49</b>	<b>58</b>	<b>52</b>	<b>55</b>
Total Sales \$	44,342	642	2,093	7,631	33,976
Total Expense \$	42,590	424	1,804	6,969	33,393
Net Profit (loss) \$	1,752	218	289	662	583
<b>Businesses reporting a profit (No.)</b>	<b>175</b>	<b>33</b>	<b>51</b>	<b>47</b>	<b>44</b>
Total Sales \$	33,622	441	1,853	7,113	24,215
Total Expense \$	31,666	215	1,524	6,429	23,498
Net Profit \$	1,956	226	329	684	717
<b>Businesses reporting loss (No.)</b>	<b>39</b>	<b>16</b>	<b>7</b>	<b>5</b>	<b>11</b>
Total Sales \$	10,720	201	240	518	9,761
Total Expense \$	10,924	209	280	540	9,895
Net Loss \$	-204	-8	-40	-22	-134
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>174</b>	<b>41</b>	<b>43</b>	<b>43</b>	<b>47</b>
Total Sales \$	45,343	1,762	3,655	8,822	31,104
Total Expense \$	43,740	1,652	3,335	8,399	30,354
Net Profit (loss) \$	1,603	110	320	423	750
<b>Businesses reporting a profit (No.)</b>	<b>140</b>	<b>28</b>	<b>37</b>	<b>36</b>	<b>39</b>
Total Sales \$	37,931	1,293	3,276	7,165	26,197
Total Expense \$	36,119	1,138	2,947	6,696	25,338
Net Profit \$	1,812	155	329	469	859
<b>Businesses reporting a loss (No.)</b>	<b>34</b>	<b>13</b>	<b>6</b>	<b>7</b>	<b>8</b>
Total Sales \$	7,412	469	379	1,657	4,907
Total Expense \$	7,621	514	388	1,703	5,016
Net Loss \$	-209	-45	-9	-46	-109
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>249</b>	<b>55</b>	<b>68</b>	<b>57</b>	<b>69</b>
Total Sales \$	54,168	1,093	3,022	7,433	42,620
Total Expense \$	52,635	903	2,932	7,315	41,485
Net Profit (loss) \$	1,533	190	90	118	1,135
<b>Businesses reporting a profit (No.)</b>	<b>204</b>	<b>47</b>	<b>58</b>	<b>39</b>	<b>60</b>
Total Sales \$	47,841	975	2,414	5,442	39,010
Total Expense \$	46,081	778	2,257	5,190	37,856
Net Profit \$	1,760	197	157	252	1,154
<b>Businesses reporting a loss (No.)</b>	<b>45</b>	<b>8</b>	<b>10</b>	<b>18</b>	<b>9</b>
Total Sales \$	6,327	118	608	1,991	3,610
Total Expense \$	6,554	125	675	2,125	3,629
Net Loss \$	-227	-7	-67	-134	-19
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>164</b>	<b>37</b>	<b>45</b>	<b>40</b>	<b>42</b>
Total Sales \$	37,174	818	1,910	9,096	25,350
Total Expense \$	35,747	645	1,876	8,551	24,675
Net Profit (loss) \$	1,427	173	34	545	675
<b>Businesses reporting a profit (No.)</b>	<b>126</b>	<b>37</b>	<b>15</b>	<b>39</b>	<b>35</b>
Total Sales \$	31,562	818	552	8,752	21,440
Total Expense \$	29,951	645	478	8,206	20,622
Net Profit \$	1,611	173	74	546	818
<b>Businesses reporting a loss (No.)</b>	<b>38</b>	<b>-</b>	<b>30</b>	<b>1</b>	<b>7</b>
Total Sales \$	5,612	-	1,358	344	3,910
Total Expense \$	5,796	-	1,398	345	4,053
Net Loss \$	-184	-	-40	-1	-143

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Pharmacies (SIC 6031)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	102	25	25	26	26
Businesses in sample	30				
Low sales value (\$000's)	(1)	(1)	416	615	1,051
High sales value (\$000's)	(1)	416	615	1,051	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	67.2	61.0	67.0	69.6	70.9	100.0	67.2	61.0	67.0	69.6	70.9
Occupancy Expenses	4.8	5.1	6.7	4.1	3.3	95.6	5.0	5.1	6.7	4.7	3.5
Mortgage Interest	-	-	-	-	-	-	-	-	-	-	-
Depreciation	0.9	0.8	1.2	1.0	0.8	93.0	1.0	0.8	1.2	1.2	0.9
Repairs & Maintenance	0.4	0.4	0.2	0.4	0.4	87.8	0.4	0.4	0.2	0.6	0.5
Heat, Light & Telephone	1.0	1.4	1.4	1.0	0.5	91.8	1.1	1.4	1.4	1.1	0.6
Business & Property Tax	0.2	0.2	0.2	0.2	0.2	75.1	0.3	0.2	0.5	0.2	0.2
Insurance	0.4	0.7	0.6	0.2	0.3	91.8	0.5	0.7	0.6	0.2	0.3
Rent	1.8	1.6	3.0	1.4	1.2	80.4	2.2	1.6	3.0	2.2	2.0
Personnel Expenses	15.0	19.3	13.5	13.1	14.1	95.6	15.7	19.3	13.5	14.8	14.9
Financial Expenses	1.6	2.6	1.4	1.2	1.1	95.6	1.7	2.6	1.4	1.3	1.2
Bank Interest & Charges	0.8	1.7	0.6	0.5	0.3	83.9	0.9	1.7	0.9	0.6	0.4
Professional Fees	0.6	0.9	0.8	0.5	0.3	86.2	0.7	0.9	0.8	0.7	0.4
Franchise Fees	0.2	...	-	...	...	8.6	2.0	-	-	-	-
Sales and Admin. Expenses	2.7	3.7	3.2	2.1	1.8	91.8	2.9	3.7	3.2	2.3	2.2
Advertising	1.2	1.5	1.4	1.0	0.9	87.5	1.4	1.5	1.7	1.1	1.1
Supplies	0.9	1.5	1.0	0.6	0.6	91.8	1.0	1.5	1.0	0.7	0.7
Delivery	0.5	0.7	0.8	0.5	0.2	64.8	0.8	1.7	0.8	0.9	0.3
Fuel Expense	-	...	...	...	...	4.5	0.3	-	-	-	-
Other Expenses	2.1	0.1	0.5	3.5	4.1	95.3	2.2	0.2	0.5	3.5	4.1
Profit (loss)	6.6	8.0	7.6	6.4	4.7	100.0	6.6	8.0	7.6	6.4	4.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6031 - Pharmacies**

Businesses primarily engaged in retail dealing in drugs, pharmaceuticals and patent medicines and drug sundries. Prescribed medicines must be sold but are not necessarily the source of greatest revenue. They may be secondarily engaged in selling other lines such as cosmetics, toiletries, tobacco products, confectionery, stationery, giftware and novelty merchandise



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Pharmacies (SIC 6031)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	102	25	25	26	26
Businesses in sample	30				
Low sales value (\$000's)	(1)	(1)	416	615	1,051
High sales value (\$000's)	(1)	416	615	1,051	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	15	8	14	10	28
Accounts and Notes Receivable	23	9	17	16	48
Inventory	127	50	123	119	209
Other Current Assets	3	1	1	2	9
<b>Total Current Assets</b>	<b>168</b>	<b>68</b>	<b>154</b>	<b>147</b>	<b>293</b>
Fixed Assets	68	10	75	56	127
Less: Accum. Dep. on Fixed Assets	24	3	21	21	51
Other Assets	10	2	10	21	7
<b>Total Assets</b>	<b>222</b>	<b>77</b>	<b>218</b>	<b>203</b>	<b>377</b>
<b>Liabilities and Equity</b>					
Current Loans	16	9	26	5	23
Other Current Liabilities	85	24	69	84	156
<b>Total Current Liabilities</b>	<b>101</b>	<b>33</b>	<b>95</b>	<b>89</b>	<b>179</b>
Mortgages Payable	1	-	-	5	-
Long Term Debt	9	-	14	10	11
Other Liabilities	29	23	28	19	44
<b>Total Liabilities</b>	<b>139</b>	<b>56</b>	<b>137</b>	<b>122</b>	<b>234</b>
<b>Total Equity</b>	<b>83</b>	<b>21</b>	<b>82</b>	<b>81</b>	<b>143</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Pharmacies (SIC 6031)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	102	25	25	26	26
Businesses in sample	30				
Low sales value (\$000's)	(1)	(1)	416	615	1,051
High sales value (\$000's)	(1)	416	615	1,051	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	2.3	2.4	2.0	2.0	2.6
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	10.4	21.3	3.4	3.2	13.1
Interest Coverage ratio (times)	27.6	9.2	17.1	52.9	29.6
Debt ratio (times)	0.6	0.7	0.6	0.6	0.6

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Pharmacies (SIC 6031)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	102	25	25	26	26
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	416	615	1,103
High sales value (\$000's)	(1)	416	615	1,103	(1)
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	49	30	26	39	95
Sale of Fixed Assets	2	-	1	1	5
Increase in Long Term Debt	4	4	13	-	-
Advances From Owners and Affiliates	5	4	12	-	8
From Government	-	-	-	-	-
Increase in Share Capital	1	2	-	-	-
Sale of Investments	-	-	-	-	-
Tax Adjustments	-	-	-	1	-
Other Sources	-	-	-	-	-
<b>Total</b>	<b>60</b>	<b>41</b>	<b>52</b>	<b>40</b>	<b>108</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	29	5	68	14	37
Payment of Dividends	9	-	3	6	25
Repayment of Long Term Debt	7	2	-	11	14
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	2	-	6	-	1
Repayment of Adv. From Owners and Affil.	6	8	8	2	7
Decrease in Equity	-	-	-	-	-
Tax Adjustments	-	-	-	-	2
Other Applications	-	-	-	-	-
<b>Total</b>	<b>53</b>	<b>15</b>	<b>85</b>	<b>33</b>	<b>85</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>7</b>	<b>26</b>	<b>-33</b>	<b>7</b>	<b>23</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Pharmacies (SIC 6031)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	104	17,895	1,462	13	8
less than 20	71	6,034	493	10	7
20 - 99	28	9,278	759	2	1
100 - 499	4	X	194	1	-
500 and over	X	X	16	-	-
1985					
Total	112	23,443	1,821	15	...
less than 20	72	8,089	628	4	-
20 - 99	37	13,401	1,042	11	-
100 - 499	X	X	130	-	-
500 and over	X	X	21	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Pharmacies (SIC 6031)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>54</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>14</b>
Total Sales \$	26,332	684	3,472	7,019	15,157
Total Expense \$	24,698	489	3,347	6,752	14,110
Net Profit (loss) \$	1,634	195	125	267	1,047
<b>Businesses reporting a profit (No.)</b>	<b>49</b>	<b>12</b>	<b>11</b>	<b>12</b>	<b>14</b>
Total Sales \$	25,251	636	2,845	6,613	15,157
Total Expense \$	23,574	435	2,684	6,345	14,110
Net Profit \$	1,677	201	161	268	1,047
<b>Businesses reporting loss (No.)</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>-</b>
Total Sales \$	1,081	48	627	406	-
Total Expense \$	1,124	54	663	407	-
Net Loss \$	-43	-6	-36	-1	-
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>52</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>14</b>
Total Sales \$	31,173	2,254	4,814	7,693	16,412
Total Expense \$	28,526	1,968	4,160	6,962	15,436
Net Profit (loss) \$	2,647	286	654	731	976
<b>Businesses reporting a profit (No.)</b>	<b>51</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>
Total Sales \$	30,867	2,254	4,508	7,693	16,412
Total Expense \$	28,217	1,968	3,851	6,962	15,436
Net Profit \$	2,650	286	657	731	976
<b>Businesses reporting a loss (No.)</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>
Total Sales \$	306	-	306	-	-
Total Expense \$	309	-	309	-	-
Net Loss \$	-3	-	-3	-	-
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>80</b>	<b>8</b>	<b>28</b>	<b>22</b>	<b>22</b>
Total Sales \$	61,119	1,009	8,792	16,698	34,620
Total Expense \$	57,412	701	7,924	15,621	33,166
Net Profit (loss) \$	3,707	308	868	1,077	1,454
<b>Businesses reporting a profit (No.)</b>	<b>80</b>	<b>8</b>	<b>28</b>	<b>22</b>	<b>22</b>
Total Sales \$	61,119	1,009	8,792	16,698	34,620
Total Expense \$	57,412	701	7,924	15,621	33,166
Net Profit \$	3,707	308	868	1,077	1,454
<b>Businesses reporting a loss (No.)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total Sales \$	-	-	-	-	-
Total Expense \$	-	-	-	-	-
Net Loss \$	-	-	-	-	-
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>103</b>	<b>21</b>	<b>27</b>	<b>27</b>	<b>28</b>
Total Sales \$	82,415	4,951	14,044	21,295	42,125
Total Expense \$	77,989	4,505	12,857	20,413	40,214
Net Profit (loss) \$	4,426	446	1,187	882	1,911
<b>Businesses reporting a profit (No.)</b>	<b>98</b>	<b>21</b>	<b>27</b>	<b>24</b>	<b>26</b>
Total Sales \$	77,579	4,951	14,044	18,927	39,657
Total Expense \$	73,055	4,505	12,857	18,005	37,688
Net Profit \$	4,524	446	1,187	922	1,969
<b>Businesses reporting a loss (No.)</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>2</b>
Total Sales \$	4,836	-	-	2,368	2,468
Total Expense \$	4,934	-	-	2,408	2,526
Net Loss \$	-98	-	-	-40	-58

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.



**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Miscellaneous Clothing Stores (SIC 6141)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	61	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	63.6	--	--	--	--	100.0	63.6	--	--	--	--
Occupancy Expenses	9.1	--	--	--	--	100.0	9.1	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.6	--	--	--	--	89.3	1.8	--	--	--	--
Repairs & Maintenance	0.8	--	--	--	--	89.3	0.9	--	--	--	--
Heat, Light & Telephone	2.0	--	--	--	--	100.0	2.0	--	--	--	--
Business & Property Tax	0.2	--	--	--	--	29.3	0.8	--	--	--	--
Insurance	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Rent	3.8	--	--	--	--	59.3	6.4	--	--	--	--
Personnel Expenses	14.0	--	--	--	--	100.0	14.0	--	--	--	--
Financial Expenses	2.5	--	--	--	--	100.0	2.5	--	--	--	--
Bank Interest & Charges	2.1	--	--	--	--	95.9	2.2	--	--	--	--
Professional Fees	0.4	--	--	--	--	100.0	0.4	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	4.0	--	--	--	--	100.0	4.0	--	--	--	--
Advertising	2.4	--	--	--	--	100.0	2.4	--	--	--	--
Supplies	0.8	--	--	--	--	100.0	0.8	--	--	--	--
Delivery	0.3	--	--	--	--	66.5	0.5	--	--	--	--
Fuel Expense	0.4	--	--	--	--	43.3	1.0	--	--	--	--
Other Expenses	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Profit (loss)	5.7	--	--	--	--	100.0	5.7	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6141 - Miscellaneous Clothing Stores**

Businesses primarily engaged in retail dealing in a combination of men's, women's and children's clothing and accessories. Included in this industry are businesses primarily engaged in retailing fur goods. Businesses may be described by product line such as: retail children's and infants' clothing, children's clothing stores, retail children's coats, combination clothing stores (men's, women's and children's), retail children's dresses, blouses and shirts, family clothing stores, retail fur goods, retail children's hosiery, retail infant's and toddler's clothing, retail children's pants and slacks, retail children's skirts, retail children's sleepwear, retail children's suits, retail children's sweaters and retail children's underwear

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Miscellaneous Clothing Stores (SIC 6141)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	61	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	21	--	--	--	--
Accounts and Notes Receivable	9	--	--	--	--
Inventory	116	--	--	--	--
Other Current Assets	8	--	--	--	--
<b>Total Current Assets</b>	<b>153</b>	--	--	--	--
Fixed Assets	75	--	--	--	--
Less: Accum. Dep. on Fixed Assets	28	--	--	--	--
Other Assets	11	--	--	--	--
<b>Total Assets</b>	<b>212</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	20	--	--	--	--
Other Current Liabilities	28	--	--	--	--
<b>Total Current Liabilities</b>	<b>48</b>	--	--	--	--
Mortgages Payable	12	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	25	--	--	--	--
<b>Total Liabilities</b>	<b>85</b>	--	--	--	--
<b>Total Equity</b>	<b>127</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Miscellaneous Clothing Stores (SIC 6141)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	61	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	7.6	--	--	--	--
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	1.0	--	--	--	--
Interest Coverage ratio (times)	5.3	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Miscellaneous Clothing Stores (SIC 6141)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	27	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	8	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	-	--	--	--	--
Advances From Owners and Affiliates	5	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	3	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>17</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	4	--	--	--	--
Payment of Dividends	2	--	--	--	--
Repayment of Long Term Debt	5	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	-	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>11</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>5</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Miscellaneous Clothing Stores (SIC 6141)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	114	8,131	1,001	13	17
less than 20	101	2,410	303	13	12
20 - 99	6	1,332	164	-	2
100 - 499	4	1,507	183	-	1
500 and over	3	2,882	351	-	2
1985					
Total	137	10,502	1,180	19	...
less than 20	119	3,330	371	16	
20 - 99	11	2,409	271	3	
100 - 499	X	X	60	-	
500 and over	6	X	478	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick. Miscellaneous Clothing Stores (SIC 6141)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>65</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>17</b>
Total Sales \$	23,404	1,084	2,084	3,429	16,807
Total Expense \$	23,024	1,132	2,006	3,210	16,676
Net Profit (loss) \$	380	-48	78	219	131
<b>Businesses reporting a profit (No.)</b>	<b>51</b>	<b>11</b>	<b>14</b>	<b>12</b>	<b>14</b>
Total Sales \$	18,228	802	1,849	2,481	13,096
Total Expense \$	17,577	775	1,736	2,244	12,822
Net Profit \$	651	27	113	237	274
<b>Businesses reporting loss (No.)</b>	<b>14</b>	<b>5</b>	<b>2</b>	<b>4</b>	<b>3</b>
Total Sales \$	5,176	282	235	948	3,711
Total Expense \$	5,447	357	270	966	3,854
Net Loss \$	-271	-75	-35	-18	-143
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>58</b>	<b>14</b>	<b>12</b>	<b>17</b>	<b>15</b>
Total Sales \$	11,730	578	1,178	3,318	6,656
Total Expense \$	11,201	522	1,157	3,179	6,343
Net Profit (loss) \$	529	56	21	139	313
<b>Businesses reporting a profit (No.)</b>	<b>37</b>	<b>8</b>	<b>5</b>	<b>14</b>	<b>10</b>
Total Sales \$	8,415	377	526	2,682	4,830
Total Expense \$	7,687	246	463	2,512	4,466
Net Profit \$	728	131	63	170	364
<b>Businesses reporting a loss (No.)</b>	<b>21</b>	<b>6</b>	<b>7</b>	<b>3</b>	<b>5</b>
Total Sales \$	3,315	201	652	636	1,826
Total Expense \$	3,514	276	694	667	1,877
Net Loss \$	-199	-75	-42	-31	-51
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>49</b>	<b>12</b>	<b>10</b>	<b>14</b>	<b>13</b>
Total Sales \$	18,217	1,157	2,427	5,441	9,192
Total Expense \$	17,354	1,039	2,384	5,097	8,834
Net Profit (loss) \$	863	118	43	344	358
<b>Businesses reporting a profit (No.)</b>	<b>35</b>	<b>12</b>	<b>2</b>	<b>10</b>	<b>11</b>
Total Sales \$	13,661	1,157	420	3,735	8,349
Total Expense \$	12,715	1,039	369	3,387	7,920
Net Profit \$	946	118	51	348	429
<b>Businesses reporting a loss (No.)</b>	<b>14</b>	<b>-</b>	<b>8</b>	<b>4</b>	<b>2</b>
Total Sales \$	4,556	-	2,007	1,706	843
Total Expense \$	4,639	-	2,015	1,710	914
Net Loss \$	-83	-	-8	-4	-71
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>63</b>	<b>7</b>	<b>21</b>	<b>19</b>	<b>16</b>
Total Sales \$	18,814	427	3,091	5,151	10,145
Total Expense \$	17,999	358	2,914	5,072	9,655
Net Profit (loss) \$	815	69	177	79	490
<b>Businesses reporting a profit (No.)</b>	<b>51</b>	<b>7</b>	<b>21</b>	<b>10</b>	<b>13</b>
Total Sales \$	13,653	427	3,091	2,461	7,674
Total Expense \$	12,577	358	2,914	2,241	7,064
Net Profit \$	1,076	69	177	220	610
<b>Businesses reporting a loss (No.)</b>	<b>12</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>3</b>
Total Sales \$	5,161	-	-	2,690	2,471
Total Expense \$	5,422	-	-	2,831	2,591
Net Loss \$	-261	-	-	-141	-120

1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Fabric and Yarn Stores (SIC 6151)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	26	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	64.0	--	--	--	--	100.0	64.0	--	--	--	--
Occupancy Expenses	7.4	--	--	--	--	100.0	7.4	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Repairs & Maintenance	0.8	--	--	--	--	100.0	0.8	--	--	--	--
Heat, Light & Telephone	1.8	--	--	--	--	100.0	1.8	--	--	--	--
Business & Property Tax	0.6	--	--	--	--	100.0	0.6	--	--	--	--
Insurance	0.5	--	--	--	--	100.0	0.5	--	--	--	--
Rent	2.6	--	--	--	--	37.5	6.9	--	--	--	--
Personnel Expenses	17.7	--	--	--	--	100.0	17.7	--	--	--	--
Financial Expenses	1.2	--	--	--	--	100.0	1.2	--	--	--	--
Bank Interest & Charges	1.0	--	--	--	--	90.5	1.1	--	--	--	--
Professional Fees	0.2	--	--	--	--	100.0	0.2	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Advertising	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Supplies	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Delivery	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Fuel Expense	-	--	--	--	--	9.5	0.3	--	--	--	--
Other Expenses	0.6	--	--	--	--	82.0	0.7	--	--	--	--
Profit (loss)	6.5	--	--	--	--	100.0	6.5	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6151 - Fabric and Yarn Stores**

Businesses primarily engaged in retail dealing in yard goods yarns and related merchandise such as: dry goods and notions stores, fabric stores, retail knitting yarn and accessories, mill-end stores (textile fabric), retail piece goods (textile fabric), retail sewing thread, retail textile fabrics, retail yarn goods (textile fabric), and retail yarn.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Fabric and Yarn Stores (SIC 6151)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	26	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	28	--	--	--	--
Accounts and Notes Receivable	1	--	--	--	--
Inventory	44	--	--	--	--
Other Current Assets	-	--	--	--	--
<b>Total Current Assets</b>	<b>73</b>	--	--	--	--
Fixed Assets	40	--	--	--	--
Less: Accum. Dep. on Fixed Assets	17	--	--	--	--
Other Assets	7	--	--	--	--
<b>Total Assets</b>	<b>103</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	-	--	--	--	--
Other Current Liabilities	4	--	--	--	--
<b>Total Current Liabilities</b>	<b>4</b>	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	32	--	--	--	--
<b>Total Liabilities</b>	<b>36</b>	--	--	--	--
<b>Total Equity</b>	<b>67</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Fabric and Yarn Stores (SIC 6151)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	26	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	18.1	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	1.1	--	--	--	--
Interest Coverage ratio (times)	10.8	--	--	--	--
Debt ratio (times)	0.5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page



**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Fabric and Yarn Stores (SIC 6151)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	10	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Fabric and Yarn Stores (SIC 6151)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	23	337	39	8	7
less than 20	22	X	33	8	7
20 - 99	-	-	-	-	-
100 - 499	X	X	6	-	-
500 and over	-	-	-	-	-
1985					
Total	34	679	75	5	...
less than 20	33	X	50	5	-
20 - 99	X	X	25	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Fabric and Yarn Stores (SIC 6151)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>59</b>	<b>14</b>	<b>15</b>	<b>11</b>	<b>19</b>
Total Sales \$	6,865	437	836	992	4,600
Total Expense \$	6,298	374	735	867	4,322
Net Profit (loss) \$	567	63	101	125	278
<b>Businesses reporting a profit (No.)</b>	<b>57</b>	<b>13</b>	<b>14</b>	<b>11</b>	<b>19</b>
Total Sales \$	6,785	411	782	992	4,600
Total Expense \$	6,209	344	676	867	4,322
Net Profit \$	576	67	106	125	278
<b>Businesses reporting loss (No.)</b>	<b>2</b>	<b>1</b>	<b>1</b>	-	-
Total Sales \$	80	26	54	-	-
Total Expense \$	89	30	59	-	-
Net Loss \$	-9	-4	-5	-	-
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>49</b>	<b>4</b>	<b>20</b>	<b>12</b>	<b>13</b>
Total Sales \$	6,651	150	1,076	1,705	3,720
Total Expense \$	6,363	135	1,056	1,612	3,560
Net Profit (loss) \$	288	15	20	93	160
<b>Businesses reporting a profit (No.)</b>	<b>36</b>	<b>4</b>	<b>11</b>	<b>8</b>	<b>13</b>
Total Sales \$	5,695	150	720	1,105	3,720
Total Expense \$	5,367	135	680	992	3,560
Net Profit \$	328	15	40	113	160
<b>Businesses reporting a loss (No.)</b>	<b>13</b>	-	<b>9</b>	<b>4</b>	-
Total Sales \$	956	-	356	600	-
Total Expense \$	996	-	376	620	-
Net Loss \$	-40	-	-20	-20	-
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>26</b>	-	-	-	-
Total Sales \$	3,219	-	-	-	-
Total Expense \$	3,028	-	-	-	-
Net Profit (loss) \$	191	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>20</b>	-	-	-	-
Total Sales \$	2,894	-	-	-	-
Total Expense \$	2,673	-	-	-	-
Net Profit \$	221	-	-	-	-
<b>Businesses reporting a loss (No.)</b>	<b>6</b>	-	-	-	-
Total Sales \$	325	-	-	-	-
Total Expense \$	355	-	-	-	-
Net Loss \$	-30	-	-	-	-
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>66</b>	-	-	-	-
Total Sales \$	9,662	-	-	-	-
Total Expense \$	9,037	-	-	-	-
Net Profit (loss) \$	625	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>56</b>	-	-	-	-
Total Sales \$	8,768	-	-	-	-
Total Expense \$	8,136	-	-	-	-
Net Profit \$	632	-	-	-	-
<b>Businesses reporting a loss (No.)</b>	<b>10</b>	-	-	-	-
Total Sales \$	894	-	-	-	-
Total Expense \$	901	-	-	-	-
Net Loss \$	-7	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	241	60	60	60	61
Businesses in sample	25				
Low sales value (\$000's)	(1)	(1)	18	50	141
High sales value (\$000's)	(1)	18	50	141	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Cost of Sales</b>	<b>55.6</b>	<b>71.9</b>	<b>40.4</b>	<b>36.4</b>	<b>73.3</b>	<b>98.8</b>	<b>56.3</b>	<b>71.9</b>	<b>42.4</b>	<b>36.4</b>	<b>73.3</b>
<b>Occupancy Expenses</b>	<b>8.5</b>	<b>9.5</b>	<b>11.2</b>	<b>7.3</b>	<b>6.2</b>	<b>100.0</b>	<b>8.5</b>	<b>9.5</b>	<b>11.2</b>	<b>7.3</b>	<b>6.2</b>
Mortgage Interest	0.5	...	...	...	...	14.9	3.1	-	-	...	...
Depreciation	1.8	-	5.2	0.5	1.4	42.6	4.3	-	7.1	2.4	2.0
Repairs & Maintenance	0.3	-	0.2	0.5	0.3	31.7	0.8	-	3.9	0.9	0.5
Heat, Light & Telephone	2.8	4.3	3.2	2.5	1.4	100.0	2.8	4.3	3.2	2.5	1.4
Business & Property Tax	0.4	0.8	0.2	0.4	0.2	69.2	0.5	0.8	0.3	0.7	0.4
Insurance	2.1	4.5	2.0	1.4	0.5	100.0	2.1	4.5	2.0	1.4	0.5
Rent	0.7	-	0.4	0.2	2.2	32.2	2.2	-	1.3	2.2	2.6
<b>Personnel Expenses</b>	<b>10.8</b>	<b>-</b>	<b>1.2</b>	<b>31.5</b>	<b>10.9</b>	<b>51.8</b>	<b>20.9</b>	<b>-</b>	<b>24.2</b>	<b>31.5</b>	<b>10.9</b>
<b>Financial Expenses</b>	<b>1.2</b>	<b>-</b>	<b>1.3</b>	<b>1.0</b>	<b>2.4</b>	<b>69.1</b>	<b>1.7</b>	<b>-</b>	<b>1.8</b>	<b>1.0</b>	<b>2.4</b>
Bank Interest & Charges	0.9	-	1.2	0.6	1.7	58.4	1.5	-	3.8	0.6	1.7
Professional Fees	0.3	-	0.1	0.3	0.5	52.0	0.5	-	0.3	0.6	0.6
Franchise Fees	-	...	...	...	...	0.9	2.4	-	-	-	-
<b>Sales and Admin. Expenses</b>	<b>10.9</b>	<b>16.1</b>	<b>11.7</b>	<b>12.5</b>	<b>3.8</b>	<b>100.0</b>	<b>10.9</b>	<b>16.1</b>	<b>11.7</b>	<b>12.5</b>	<b>3.8</b>
Advertising	0.6	-	0.3	0.4	1.6	47.8	1.3	-	1.1	0.8	1.6
Supplies	2.2	1.1	1.2	5.9	0.6	100.0	2.2	1.1	1.2	5.9	0.6
Delivery	3.3	3.7	2.2	6.2	1.3	98.8	3.4	3.7	2.3	6.2	1.3
Fuel Expense	4.8	...	...	...	...	51.5	9.3	...	...	-	-
<b>Other Expenses</b>	<b>4.9</b>	<b>-</b>	<b>1.6</b>	<b>15.5</b>	<b>2.9</b>	<b>73.3</b>	<b>6.7</b>	<b>-</b>	<b>1.6</b>	<b>17.2</b>	<b>2.9</b>
<b>Profit (loss)</b>	<b>8.0</b>	<b>2.5</b>	<b>32.5</b>	<b>-4.1</b>	<b>0.7</b>	<b>100.0</b>	<b>8.0</b>	<b>2.5</b>	<b>32.5</b>	<b>-4.1</b>	<b>0.7</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 622 - Appliance, Television, Radio and Stereo Stores**

Businesses primarily engaged in retail dealing in major household appliances, small electrical appliances, television, radio and sound equipment. Repair shops for such appliances are included in this industry group.



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	241	60	60	60	61
Businesses in sample	25				
Low sales value (\$000's)	(1)	(1)	18	50	141
High sales value (\$000's)	(1)	18	50	141	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	5	-	-	8	11
Accounts and Notes Receivable	6	-	-	10	14
Inventory	43	-	1	65	103
Other Current Assets	1	-	-	1	4
<b>Total Current Assets</b>	<b>56</b>	<b>-</b>	<b>2</b>	<b>84</b>	<b>132</b>
Fixed Assets	22	-	4	9	72
Less: Accum. Dep. on Fixed Assets	6	-	1	3	20
Other Assets	4	-	2	6	7
<b>Total Assets</b>	<b>75</b>	<b>-</b>	<b>6</b>	<b>96</b>	<b>191</b>
<b>Liabilities and Equity</b>					
Current Loans	4	-	3	1	11
Other Current Liabilities	34	-	-	52	82
<b>Total Current Liabilities</b>	<b>38</b>	<b>-</b>	<b>3</b>	<b>53</b>	<b>93</b>
Mortgages Payable	14	-	-	33	22
Long Term Debt	2	-	1	3	3
Other Liabilities	11	-	-	8	34
<b>Total Liabilities</b>	<b>64</b>	<b>-</b>	<b>4</b>	<b>97</b>	<b>152</b>
<b>Total Equity</b>	<b>11</b>	<b>-</b>	<b>2</b>	<b>-1</b>	<b>39</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	241	60	60	60	61
Businesses in sample	25				
Low sales value (\$000's)	(1)	(1)	18	50	141
High sales value (\$000's)	(1)	18	50	141	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.6	-	0.6	1.8	1.8
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-8.6	-	1.5	-2.7	-18.0
Interest Coverage ratio (times)	4.5	-	12.0	4.7	2.1
Debt ratio (times)	0.8	-	0.6	0.8	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	58	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	31	--	--	--	--
Sale of Fixed Assets	6	--	--	--	--
Increase in Long Term Debt	14	--	--	--	--
Advances From Owners and Affiliates	2	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	4	--	--	--	--
<b>Total</b>	<b>58</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	38	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	21	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	11	--	--	--	--
Repayment of Adv. From Owners and Affil.	4	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>76</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>-18</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000' s)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	190	7,881	667	47	27
less than 20	181	5,971	506	45	27
20 - 99	5	1,133	96	1	
100 - 499	X	X	19	1	-
500 and over	X	X	46	-	-
1985					
Total	202	11,625	824	28	...
less than 20	190	7,452	523	28	
20 - 99	10	X	232	-	
100 - 499	-	-	-	-	
500 and over	X	X	69	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>189</b>	<b>43</b>	<b>51</b>	<b>47</b>	<b>48</b>
Total Sales \$	17,116	834	1,600	3,263	11,419
Total Expense \$	15,494	546	1,361	2,882	10,705
Net Profit (loss) \$	1,622	288	239	381	714
<b>Businesses reporting a profit (No.)</b>	<b>159</b>	<b>41</b>	<b>33</b>	<b>42</b>	<b>43</b>
Total Sales \$	14,798	804	1,164	2,856	9,974
Total Expense \$	13,063	506	909	2,451	9,197
Net Profit \$	1,735	298	255	405	777
<b>Businesses reporting loss (No.)</b>	<b>30</b>	<b>2</b>	<b>18</b>	<b>5</b>	<b>5</b>
Total Sales \$	2,318	30	436	407	1,445
Total Expense \$	2,431	40	452	431	1,508
Net Loss \$	-113	-10	-16	-24	-63
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>178</b>	<b>38</b>	<b>44</b>	<b>50</b>	<b>46</b>
Total Sales \$	24,772	660	1,629	4,075	18,408
Total Expense \$	23,117	532	1,290	3,707	17,588
Net Profit (loss) \$	1,655	128	339	368	820
<b>Businesses reporting a profit (No.)</b>	<b>157</b>	<b>35</b>	<b>43</b>	<b>44</b>	<b>35</b>
Total Sales \$	19,059	585	1,581	3,408	13,485
Total Expense \$	17,023	429	1,234	2,999	12,361
Net Profit \$	2,036	156	347	409	1,124
<b>Businesses reporting a loss (No.)</b>	<b>21</b>	<b>3</b>	<b>1</b>	<b>6</b>	<b>11</b>
Total Sales \$	5,713	75	48	667	4,923
Total Expense \$	6,094	103	56	708	5,227
Net Loss \$	-381	-28	-8	-41	-304
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>192</b>	<b>34</b>	<b>59</b>	<b>43</b>	<b>56</b>
Total Sales \$	43,046	870	4,384	6,944	30,848
Total Expense \$	39,647	735	3,599	6,354	28,959
Net Profit (loss) \$	3,399	135	785	590	1,889
<b>Businesses reporting a profit (No.)</b>	<b>160</b>	<b>18</b>	<b>58</b>	<b>39</b>	<b>45</b>
Total Sales \$	38,846	686	4,311	6,408	27,441
Total Expense \$	35,282	547	3,514	5,818	25,403
Net Profit \$	3,564	139	797	590	2,038
<b>Businesses reporting a loss (No.)</b>	<b>32</b>	<b>16</b>	<b>1</b>	<b>4</b>	<b>11</b>
Total Sales \$	4,200	184	73	536	3,407
Total Expense \$	4,365	188	85	536	3,556
Net Loss \$	-165	-4	-12	-	-149
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>242</b>	<b>59</b>	<b>60</b>	<b>59</b>	<b>64</b>
Total Sales \$	39,652	1,066	1,892	6,582	30,112
Total Expense \$	38,414	814	1,345	6,764	29,491
Net Profit (loss) \$	1,238	252	547	-182	621
<b>Businesses reporting a profit (No.)</b>	<b>197</b>	<b>59</b>	<b>60</b>	<b>33</b>	<b>45</b>
Total Sales \$	30,139	1,066	1,892	3,164	24,017
Total Expense \$	28,130	814	1,345	2,756	23,215
Net Profit \$	2,009	252	547	408	802
<b>Businesses reporting a loss (No.)</b>	<b>45</b>	<b>-</b>	<b>-</b>	<b>26</b>	<b>19</b>
Total Sales \$	9,513	-	-	3,418	6,095
Total Expense \$	10,284	-	-	4,008	6,276
Net Loss \$	-771	-	-	-590	-181

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page



**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Gasoline Service Stations (SIC 6331) \***

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	531	132	133	133	133
Businesses in sample	166				
Low sales value (\$000's)	(1)	(1)	287	467	736
High sales value (\$000's)	(1)	287	467	736	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	80.1	...	86.0	84.5	87.8	92.8	86.3	87.0	86.0	84.5	87.8
Occupancy Expenses	4.4	7.8	3.7	3.3	2.7	100.0	4.4	7.8	3.7	3.3	2.7
Mortgage Interest	-	...	...	...	...	6.0	0.7	...	...	...	...
Depreciation	0.8	1.3	0.8	0.7	0.4	85.2	0.9	1.9	0.9	0.8	0.5
Repairs & Maintenance	0.3	0.4	0.3	0.4	0.2	80.5	0.4	0.6	0.4	0.5	0.3
Heat, Light & Telephone	1.6	3.2	1.4	1.0	0.8	97.2	1.6	3.3	1.4	1.0	0.8
Business & Property Tax	0.4	0.8	0.3	0.2	0.2	86.4	0.5	1.0	0.4	0.3	0.2
Insurance	0.4	0.6	0.5	0.4	0.2	91.2	0.5	0.8	0.5	0.4	0.2
Rent	0.8	1.5	0.2	0.6	0.8	47.6	1.7	5.5	0.9	1.1	1.1
Personnel Expenses	7.3	7.6	6.8	8.3	6.5	98.3	7.4	7.7	7.1	8.3	6.5
Financial Expenses	0.9	0.9	1.1	0.8	0.8	96.5	0.9	1.0	1.1	0.8	0.8
Bank Interest & Charges	0.7	0.7	0.8	0.6	0.6	85.7	0.8	1.1	0.9	0.6	0.6
Professional Fees	0.2	0.2	0.2	0.2	0.2	85.2	0.3	0.3	0.3	0.3	0.2
Franchise Fees	-	...	...	...	...	0.6	0.2	-	...	-	...
Sales and Admin. Expenses	3.5	...	1.4	1.4	0.9	98.5	3.5	...	1.4	1.4	0.9
Advertising	0.3	0.5	0.2	0.3	0.2	90.8	0.3	0.7	0.2	0.3	0.2
Supplies	0.5	0.6	0.5	0.5	0.3	90.2	0.5	0.9	0.5	0.5	0.3
Delivery	2.4	8.2	0.6	0.5	0.3	83.0	2.9	10.7	0.8	0.6	0.4
Fuel Expense	0.3	1.1	0.1	0.1	-	25.6	1.2	1.8	0.7	0.4	0.3
Other Expenses	0.6	1.0	0.6	0.5	0.3	80.8	0.7	1.8	0.8	0.5	0.3
Profit (loss)	3.3	...	0.5	1.2	1.0	99.3	3.3	...	0.5	1.2	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6331 - Gasoline Service Stations**

Businesses primarily engaged in retail dealing in gasoline, lubricating oils and greases. Included in this industry are businesses primarily engaged in lubricating motor vehicles. This group industry includes businesses described as: retail diesel fuel, filling stations, gas bars, gasoline service stations, retail gasoline, motor vehicles lubrication services, and self-serve gasoline stations.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Gasoline Service Stations (SIC 6331)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	531	132	133	133	133
Businesses in sample	166				
Low sales value (\$000's)	(1)	(1)	287	467	736
High sales value (\$000's)	(1)	287	467	736	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	7	3	4	8	13
Accounts and Notes Receivable	5	2	4	6	6
Inventory	20	6	14	19	40
Other Current Assets	4	-	2	2	11
<b>Total Current Assets</b>	36	11	24	36	70
Fixed Assets	42	24	47	43	54
Less: Accum. Dep. on Fixed Assets	15	10	18	14	16
Other Assets	2	-	-	1	6
<b>Total Assets</b>	<b>65</b>	<b>25</b>	<b>53</b>	<b>66</b>	<b>114</b>
<b>Liabilities and Equity</b>					
Current Loans	7	2	7	6	12
Other Current Liabilities	20	5	18	16	38
<b>Total Current Liabilities</b>	26	7	25	22	49
Mortgages Payable	4	4	3	5	5
Long Term Debt	3	1	5	5	2
Other Liabilities	18	10	15	14	31
<b>Total Liabilities</b>	<b>51</b>	<b>21</b>	<b>48</b>	<b>45</b>	<b>88</b>
<b>Total Equity</b>	<b>14</b>	<b>3</b>	<b>5</b>	<b>21</b>	<b>26</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Gasoline Service Stations (SIC 6331)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	531	132	133	133	133
Businesses in sample	166				
Low sales value (\$000's)	(1)	(1)	287	467	736
High sales value (\$000's)	(1)	287	467	736	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	2.3	5.2	1.3	2.1	2.1
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	7.5	-0.6	4.1	-7.5	25.0
Interest Coverage ratio (times)	12.0	17.3	13.9	8.9	10.2
Debt ratio (times)	1.0	0.7	1.0	1.2	0.9

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Gasoline Service Stations (SIC 6331)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	208	52	52	52	52
Businesses in sample	25				
Low sales value (\$000's)	(1)	(1)	428	560	889
High sales value (\$000's)	(1)	428	560	889	(1)
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	9	-1	17	3	15
Sale of Fixed Assets	6	9	-	2	12
Increase in Long Term Debt	10	4	5	12	16
Advances From Owners and Affiliates	5	10	-	6	5
From Government	-	-	-	-	-
Increase in Share Capital	-	-	-	-	-
Sale of Investments	2	-	9	-	-
Tax Adjustments	-	-	-	-	-
Other Sources	-	-	-	-	-
<b>Total</b>	<b>31</b>	<b>22</b>	<b>30</b>	<b>24</b>	<b>48</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	12	1	5	17	22
Payment of Dividends	1	-	2	-	-
Repayment of Long Term Debt	9	10	4	4	17
Current Portion of Long Term Debt	-	-	-	-	1
Purchase of Investments	-	-	-	-	-
Repayment of Adv. From Owners and Affil.	6	-	13	-	10
Decrease in Equity	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Applications	-	2	-	-	-
<b>Total</b>	<b>28</b>	<b>13</b>	<b>25</b>	<b>20</b>	<b>51</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>4</b>	<b>9</b>	<b>6</b>	<b>3</b>	<b>-3</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Gasoline Service Stations (SIC 6331)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	505	15,388	1,835	108	52
less than 20	497	13,888	1,645	107	52
20 - 99	6	1,290	166	1	-
100 - 499	X	X	2	-	-
500 and over	X	X	22	-	-
1985					
Total	455	18,576	1,749	44	...
less than 20	450	16,760	1,563	44	-
20 - 99	5	1,816	186	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours. Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Gasoline Service Stations (SIC 6331)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>486</b>	<b>121</b>	<b>121</b>	<b>122</b>	<b>122</b>
Total Sales \$	188,207	8,941	26,287	50,635	102,344
Total Expense \$	184,132	8,644	25,367	49,594	100,527
Net Profit (loss) \$	4,075	297	920	1,041	1,817
<b>Businesses reporting a profit (No.)</b>	<b>368</b>	<b>68</b>	<b>108</b>	<b>96</b>	<b>96</b>
Total Sales \$	149,562	4,842	23,343	39,512	81,865
Total Expense \$	144,503	4,203	22,332	38,181	79,787
Net Profit \$	5,059	639	1,011	1,331	2,078
<b>Businesses reporting loss (No.)</b>	<b>118</b>	<b>53</b>	<b>13</b>	<b>26</b>	<b>26</b>
Total Sales \$	38,645	4,099	2,944	11,123	20,479
Total Expense \$	39,629	4,441	3,035	11,413	20,740
Net Loss \$	-984	-342	-91	-290	-261
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>429</b>	<b>107</b>	<b>107</b>	<b>107</b>	<b>108</b>
Total Sales \$	200,492	7,338	29,840	54,026	109,288
Total Expense \$	196,202	6,971	29,110	52,732	107,389
Net Profit (loss) \$	4,290	367	730	1,294	1,899
<b>Businesses reporting a profit (No.)</b>	<b>353</b>	<b>86</b>	<b>91</b>	<b>95</b>	<b>81</b>
Total Sales \$	159,929	5,875	25,679	47,532	80,843
Total Expense \$	155,065	5,423	24,864	46,155	78,623
Net Profit \$	4,864	452	815	1,377	2,220
<b>Businesses reporting a loss (No.)</b>	<b>76</b>	<b>21</b>	<b>16</b>	<b>12</b>	<b>27</b>
Total Sales \$	40,563	1,463	4,161	6,494	28,445
Total Expense \$	41,137	1,548	4,246	6,577	28,766
Net Loss \$	-574	-85	-85	-83	-321
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>559</b>	<b>138</b>	<b>136</b>	<b>144</b>	<b>141</b>
Total Sales \$	283,528	15,350	40,219	75,798	152,161
Total Expense \$	279,138	14,449	39,432	74,724	150,533
Net Profit (loss) \$	4,390	901	787	1,074	1,628
<b>Businesses reporting a profit (No.)</b>	<b>443</b>	<b>119</b>	<b>100</b>	<b>112</b>	<b>112</b>
Total Sales \$	223,481	13,421	30,581	59,407	120,072
Total Expense \$	218,109	12,426	29,482	58,054	118,147
Net Profit \$	5,372	995	1,099	1,353	1,925
<b>Businesses reporting a loss (No.)</b>	<b>116</b>	<b>19</b>	<b>36</b>	<b>32</b>	<b>29</b>
Total Sales \$	60,047	1,929	9,638	16,391	32,089
Total Expense \$	61,029	2,023	9,950	16,670	32,386
Net Loss \$	-982	-94	-312	-279	-297
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>544</b>	<b>130</b>	<b>142</b>	<b>133</b>	<b>139</b>
Total Sales \$	306,711	18,635	53,296	79,408	155,372
Total Expense \$	302,961	17,773	53,284	78,176	153,728
Net Profit (loss) \$	3,750	862	12	1,232	1,644
<b>Businesses reporting a profit (No.)</b>	<b>406</b>	<b>105</b>	<b>86</b>	<b>106</b>	<b>109</b>
Total Sales \$	228,677	14,528	32,627	62,528	118,994
Total Expense \$	223,408	13,447	31,969	61,155	116,837
Net Profit \$	5,269	1,081	658	1,373	2,157
<b>Businesses reporting a loss (No.)</b>	<b>138</b>	<b>25</b>	<b>56</b>	<b>27</b>	<b>30</b>
Total Sales \$	78,034	4,107	20,669	16,880	36,378
Total Expense \$	79,553	4,326	21,315	17,021	36,891
Net Loss \$	-1,519	-219	-646	-141	-513

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick. Tire, Battery, Parts and Accessories Stores (SIC 6342)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	129	32	32	32	33
Businesses in sample	20				
Low sales value (\$000's)	(1)	(1)	67	146	207
High sales value (\$000's)	(1)	67	146	207	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	71.4	83.8	52.8	80.6	71.7	100.0	71.4	83.8	52.8	80.6	71.7
Occupancy Expenses	4.6	1.2	5.4	6.6	4.6	100.0	4.6	1.2	5.4	6.6	4.6
Mortgage Interest	-	-	-	-	-	-	-	-	-	-	-
Depreciation	1.3	-	1.7	2.3	1.1	66.4	2.0	-	3.8	2.3	1.1
Repairs & Maintenance	0.3	0.1	0.4	0.3	0.3	49.9	0.6	0.4	1.4	0.5	0.4
Heat, Light & Telephone	1.4	0.8	1.8	1.5	1.3	100.0	1.4	0.8	1.8	1.5	1.3
Business & Property Tax	0.3	...	...	...	...	49.3	0.5	-	...	...	...
Insurance	0.8	0.4	1.1	1.1	0.5	85.7	0.9	1.4	1.1	1.1	0.5
Rent	0.6	...	...	...	...	43.4	1.4	-	...	...	...
Personnel Expenses	13.0	1.4	24.9	6.8	15.5	85.7	15.2	5.2	24.9	6.8	15.5
Financial Expenses	2.9	3.2	5.1	2.6	1.2	100.0	2.9	3.2	5.1	2.6	1.2
Bank Interest & Charges	2.2	1.7	4.2	2.2	0.9	97.7	2.2	1.7	4.2	2.2	0.9
Professional Fees	0.7	1.5	0.9	0.4	0.3	100.0	0.7	1.5	0.9	0.4	0.3
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
Sales and Admin. Expenses	4.7	2.4	7.8	3.5	4.6	85.7	5.5	9.0	7.8	3.5	4.6
Advertising	0.6	0.1	0.6	0.6	0.8	85.7	0.6	0.4	0.6	0.6	0.8
Supplies	1.0	1.3	2.0	0.1	0.7	77.9	1.3	4.8	2.0	0.2	0.7
Delivery	3.0	1.0	4.4	2.8	3.2	85.7	3.5	3.8	4.4	2.8	3.2
Fuel Expense	0.2	...	...	...	...	10.1	2.1	-	...	...	...
Other Expenses	2.8	2.2	5.1	3.4	1.0	82.1	3.5	2.2	5.1	8.6	1.2
Profit (loss)	0.4	5.9	-1.2	-3.6	1.3	100.0	0.4	5.9	-1.2	-3.6	1.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

#### Standard Industrial Classification Definition:

#### SIC 6342 - Tire, Battery, Parts and Accessories Stores

Businesses primarily engaged in retail dealing in new or used tires, tubes batteries and other automobile parts and accessories separately or in combination. These businesses may be secondarily engaged in tire installation and repair as well as in automobile repair. This industry includes the following types of retail operations: retail automotive batteries, retail automotive parts and accessories, retail automotive cassettes and 8-track tape recorders, retail motor vehicle radios (inc. C.B. or GRS), retail motor vehicle stereos, retail motor vehicle tape decks and retail tires and tubes

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick. Tire, Battery, Parts and Accessories Stores (SIC 6342)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	129	32	32	32	33
Businesses in sample	20				
Low sales value (\$000's)	(1)	(1)	67	146	207
High sales value (\$000's)	(1)	67	146	207	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	8	5	-	-	22
Accounts and Notes Receivable	27	5	8	9	69
Inventory	44	6	22	23	100
Other Current Assets	2	-	1	3	2
<b>Total Current Assets</b>	<b>81</b>	<b>16</b>	<b>31</b>	<b>36</b>	<b>194</b>
Fixed Assets	33	15	39	17	49
Less: Accum. Dep. on Fixed Assets	12	6	7	7	23
Other Assets	5	16	6	-	2
<b>Total Assets</b>	<b>108</b>	<b>41</b>	<b>69</b>	<b>47</b>	<b>222</b>
<b>Liabilities and Equity</b>					
Current Loans	11	2	2	13	22
Other Current Liabilities	38	5	5	23	96
<b>Total Current Liabilities</b>	<b>49</b>	<b>8</b>	<b>7</b>	<b>36</b>	<b>118</b>
Mortgages Payable	-	-	-	-	-
Long Term Debt	3	-	2	5	2
Other Liabilities	31	1	62	-	46
<b>Total Liabilities</b>	<b>83</b>	<b>9</b>	<b>71</b>	<b>41</b>	<b>166</b>
<b>Total Equity</b>	<b>25</b>	<b>32</b>	<b>-2</b>	<b>6</b>	<b>56</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick. Tire, Battery, Parts and Accessories Stores (SIC 6342)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	129	32	32	32	33
Businesses in sample	20				
Low sales value (\$000's)	(1)	(1)	67	146	207
High sales value (\$000's)	(1)	67	146	207	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	2.5	2.1	4.2	1.8	2.0
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	2.9	0.2	-4.0	-10.0	18.3
Interest Coverage ratio (times)	8.0	10.9	12.4	...	9.0
Debt ratio (times)	0.7	0.1	1.0	0.7	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.



**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	63	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	14	--	--	--	--
Sale of Fixed Assets	2	--	--	--	--
Increase in Long Term Debt	2	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>18</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	6	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	3	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	16	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>27</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>-8</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	56	3,690	309	10	3
less than 20	53	2,350	197	10	3
20 - 99	3	1,340	112	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	48	3,089	221	3	...
less than 20	47	X	198	3	-
20 - 99	X	X	23	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>93</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>24</b>
Total Sales \$	23,319	507	1,961	5,325	15,526
Total Expense \$	22,292	334	1,831	5,011	15,116
Net Profit (loss) \$	1,027	173	130	314	410
<b>Businesses reporting a profit (No.)</b>	<b>74</b>	<b>22</b>	<b>16</b>	<b>20</b>	<b>16</b>
Total Sales \$	14,901	507	1,495	4,266	8,633
Total Expense \$	13,524	334	1,282	3,920	7,988
Net Profit \$	1,377	173	213	346	645
<b>Businesses reporting loss (No.)</b>	<b>19</b>	-	<b>7</b>	<b>4</b>	<b>8</b>
Total Sales \$	8,418	-	466	1,059	6,893
Total Expense \$	8,768	-	549	1,091	7,128
Net Loss \$	-350	-	-83	-32	-235
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>64</b>	<b>15</b>	<b>16</b>	<b>16</b>	<b>17</b>
Total Sales \$	24,133	1,450	3,535	5,697	13,451
Total Expense \$	23,313	1,439	3,353	5,519	13,002
Net Profit (loss) \$	820	11	182	178	449
<b>Businesses reporting a profit (No.)</b>	<b>46</b>	<b>8</b>	<b>14</b>	<b>10</b>	<b>14</b>
Total Sales \$	18,466	879	3,073	3,506	11,008
Total Expense \$	17,230	759	2,812	3,169	10,490
Net Profit \$	1,236	120	261	337	518
<b>Businesses reporting a loss (No.)</b>	<b>18</b>	<b>7</b>	<b>2</b>	<b>6</b>	<b>3</b>
Total Sales \$	5,667	571	462	2,191	2,443
Total Expense \$	6,083	680	541	2,350	2,512
Net Loss \$	-416	-109	-79	-159	-69
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>115</b>	<b>18</b>	<b>35</b>	<b>28</b>	<b>34</b>
Total Sales \$	27,265	426	3,463	5,035	18,341
Total Expense \$	27,313	447	3,397	4,930	18,539
Net Profit (loss) \$	-48	-21	66	105	-198
<b>Businesses reporting a profit (No.)</b>	<b>83</b>	<b>11</b>	<b>35</b>	<b>20</b>	<b>17</b>
Total Sales \$	17,606	315	3,463	3,318	10,510
Total Expense \$	16,752	302	3,397	3,064	9,989
Net Profit \$	854	13	66	254	521
<b>Businesses reporting a loss (No.)</b>	<b>32</b>	<b>7</b>	-	<b>8</b>	<b>17</b>
Total Sales \$	9,659	111	-	1,717	7,831
Total Expense \$	10,561	145	-	1,866	8,550
Net Loss \$	-902	-34	-	-149	-719
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>130</b>	<b>26</b>	<b>35</b>	<b>28</b>	<b>41</b>
Total Sales \$	36,642	1,144	4,099	5,061	26,338
Total Expense \$	36,167	1,058	4,136	5,289	25,684
Net Profit (loss) \$	475	86	-37	-228	654
<b>Businesses reporting a profit (No.)</b>	<b>93</b>	<b>25</b>	<b>14</b>	<b>18</b>	<b>36</b>
Total Sales \$	26,658	1,129	1,873	2,990	20,666
Total Expense \$	25,529	1,042	1,786	2,928	19,773
Net Profit \$	1,129	87	87	62	893
<b>Businesses reporting a loss (No.)</b>	<b>37</b>	<b>1</b>	<b>21</b>	<b>10</b>	<b>5</b>
Total Sales \$	9,984	15	2,226	2,071	5,672
Total Expense \$	10,638	16	2,350	2,361	5,911
Net Loss \$	-654	-1	-124	-290	-239

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, General Stores (SIC 6412)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	110	27	27	28	28
Businesses in sample	24				
Low sales value (\$000's)	(1)	(1)	194	255	540
High sales value (\$000's)	(1)	194	255	540	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Cost of Sales</b>	<b>78.7</b>	<b>86.6</b>	<b>60.5</b>	<b>81.3</b>	<b>82.5</b>	<b>100.0</b>	<b>78.7</b>	<b>86.6</b>	<b>60.5</b>	<b>81.3</b>	<b>82.5</b>
<b>Occupancy Expenses</b>	<b>5.9</b>	<b>5.3</b>	<b>11.9</b>	<b>5.0</b>	<b>3.1</b>	<b>100.0</b>	<b>5.9</b>	<b>5.3</b>	<b>11.9</b>	<b>5.0</b>	<b>3.1</b>
Mortgage Interest	-	-	-	-	-	-	-	-	-	-	-
Depreciation	1.1	1.0	2.4	0.5	0.8	86.4	1.3	1.5	2.4	0.7	0.8
Repairs & Maintenance	0.7	0.3	1.8	0.8	0.2	90.7	0.8	0.5	1.8	0.8	0.2
Heat, Light & Telephone	2.2	2.8	3.8	1.7	1.2	100.0	2.2	2.8	3.8	1.7	1.2
Business & Property Tax	0.7	0.4	1.7	0.5	0.4	90.7	0.8	0.6	1.7	0.5	0.4
Insurance	0.5	0.4	0.9	0.4	0.5	100.0	0.5	0.4	0.9	0.4	0.5
Rent	0.7	...	...	...	...	36.0	1.9	...	...	...	...
<b>Personnel Expenses</b>	<b>8.3</b>	<b>4.2</b>	<b>16.9</b>	<b>6.3</b>	<b>7.5</b>	<b>93.5</b>	<b>8.9</b>	<b>4.5</b>	<b>22.7</b>	<b>6.3</b>	<b>7.5</b>
<b>Financial Expenses</b>	<b>0.9</b>	<b>0.9</b>	<b>1.9</b>	<b>0.5</b>	<b>0.7</b>	<b>100.0</b>	<b>0.9</b>	<b>0.9</b>	<b>1.9</b>	<b>0.5</b>	<b>0.7</b>
Bank Interest & Charges	0.5	0.6	0.8	0.2	0.5	92.9	0.6	0.9	0.8	0.2	0.5
Professional Fees	0.3	0.2	0.5	0.2	0.1	92.9	0.3	0.3	0.5	0.2	0.1
Franchise Fees	0.1	...	...	...	...	20.0	0.6	-	...	...	-
<b>Sales and Admin. Expenses</b>	<b>1.8</b>	<b>2.2</b>	<b>3.5</b>	<b>1.0</b>	<b>1.1</b>	<b>97.9</b>	<b>1.9</b>	<b>2.2</b>	<b>3.9</b>	<b>1.0</b>	<b>1.1</b>
Advertising	0.3	0.1	0.7	0.1	0.2	68.6	0.4	0.7	1.0	0.1	0.2
Supplies	0.5	0.6	0.4	0.4	0.4	97.9	0.5	0.6	0.5	0.4	0.4
Delivery	0.8	0.7	1.7	0.4	0.5	85.6	0.9	0.9	1.9	0.4	0.7
Fuel Expense	0.3	...	...	...	...	22.5	1.4	...	...	...	...
<b>Other Expenses</b>	<b>1.7</b>	<b>1.9</b>	<b>2.0</b>	<b>2.7</b>	<b>0.3</b>	<b>86.0</b>	<b>2.0</b>	<b>2.9</b>	<b>2.0</b>	<b>3.4</b>	<b>0.3</b>
<b>Profit (loss)</b>	<b>2.6</b>	<b>-1.1</b>	<b>3.3</b>	<b>3.3</b>	<b>4.9</b>	<b>100.0</b>	<b>2.6</b>	<b>-1.1</b>	<b>3.3</b>	<b>3.3</b>	<b>4.9</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6412 - General Stores**

Businesses primarily engaged in retail dealing in a general line of merchandise on a non-departmental basis, the most important of which is food. Other merchandise sold usually includes ready-to-wear apparel, toiletries, cosmetics, hardware, farm supplies and housewares. Businesses may be described as country general stores and general stores



**TABLE 2. Balance Sheet Profile for 1985**  
New Brunswick, General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	110	27	27	28	28
Businesses in sample	24				
Low sales value (\$000's)	(1)	(1)	194	255	540
High sales value (\$000's)	(1)	194	255	540	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	5	1	1	5	12
Accounts and Notes Receivable	6	1	3	12	6
Inventory	39	4	23	35	85
Other Current Assets	6	-	-	8	12
<b>Total Current Assets</b>	56	7	27	61	117
Fixed Assets	62	20	76	16	132
Less: Accum. Dep. on Fixed Assets	24	13	35	5	43
Other Assets	4	-	1	2	11
<b>Total Assets</b>	<b>98</b>	<b>14</b>	<b>69</b>	<b>73</b>	<b>216</b>
<b>Liabilities and Equity</b>					
Current Loans	10	-	4	-	33
Other Current Liabilities	24	9	42	13	34
<b>Total Current Liabilities</b>	34	9	46	14	67
Mortgages Payable	4	-	-	2	13
Long Term Debt	7	-	11	1	16
Other Liabilities	8	-	-	16	13
<b>Total Liabilities</b>	<b>53</b>	<b>9</b>	<b>57</b>	<b>32</b>	<b>108</b>
<b>Total Equity</b>	<b>45</b>	<b>5</b>	<b>12</b>	<b>41</b>	<b>108</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
New Brunswick, General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	110	27	27	28	28
Businesses in sample	24				
Low sales value (\$000's)	(1)	(1)	194	255	540
High sales value (\$000's)	(1)	194	255	540	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	6.0	0.2	1.0	6.4	10.3
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	1.6	-5.1	6.5	1.0	1.2
Interest Coverage ratio (times)	36.7	1.3	12.5	86.8	28.8
Debt ratio (times)	0.6	0.9	0.8	0.4	0.5

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, General Stores (SIC 6412)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	23	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	46	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	21	--	--	--	--
Advances From Owners and Affiliates	7	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>74</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	78	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	7	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	-	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>85</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>-11</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, General Merchandise Stores (SIC 641)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	233	55,427	6,661	21	28
less than 20	206	6,479	780	19	25
20 - 99	16	5,686	685	2	2
100 - 499	X	X	236	-	-
500 and over	9	X	4,960	-	1
1985					
Total	242	60,602	7,087	18	...
less than 20	211	7,586	888	16	
20 - 99	18	6,327	745	1	
100 - 499	X	X	144	-	
500 and over	12	X	5,310	1	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, General Stores (SIC 6412)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>119</b>	<b>29</b>	<b>29</b>	<b>31</b>	<b>30</b>
Total Sales \$	34,416	1,831	3,367	6,935	22,283
Total Expense \$	33,340	1,772	3,208	6,640	21,720
Net Profit (loss) \$	1,076	59	159	295	563
<b>Businesses reporting a profit (No.)</b>	<b>104</b>	<b>24</b>	<b>26</b>	<b>30</b>	<b>24</b>
Total Sales \$	28,683	1,492	2,935	6,642	17,614
Total Expense \$	27,387	1,406	2,743	6,346	16,892
Net Profit \$	1,296	86	192	296	722
<b>Businesses reporting loss (No.)</b>	<b>15</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>6</b>
Total Sales \$	5,733	339	432	293	4,669
Total Expense \$	5,953	366	465	294	4,828
Net Loss \$	-220	-27	-33	-1	-159
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>99</b>	<b>18</b>	<b>31</b>	<b>24</b>	<b>26</b>
Total Sales \$	28,956	668	3,273	6,787	18,228
Total Expense \$	28,119	694	3,085	6,586	17,754
Net Profit (loss) \$	837	-26	188	201	474
<b>Businesses reporting a profit (No.)</b>	<b>64</b>	<b>4</b>	<b>26</b>	<b>14</b>	<b>20</b>
Total Sales \$	22,275	128	2,682	4,774	14,691
Total Expense \$	21,309	103	2,464	4,559	14,183
Net Profit \$	966	25	218	215	508
<b>Businesses reporting a loss (No.)</b>	<b>35</b>	<b>14</b>	<b>5</b>	<b>10</b>	<b>6</b>
Total Sales \$	6,681	540	591	2,013	3,537
Total Expense \$	6,810	591	621	2,027	3,571
Net Loss \$	-129	-51	-30	-14	-34
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>142</b>	<b>35</b>	<b>36</b>	<b>35</b>	<b>36</b>
Total Sales \$	46,509	3,596	6,708	11,269	24,936
Total Expense \$	45,114	3,655	6,511	10,954	23,994
Net Profit (loss) \$	1,395	-59	197	315	942
<b>Businesses reporting a profit (No.)</b>	<b>121</b>	<b>31</b>	<b>26</b>	<b>29</b>	<b>35</b>
Total Sales \$	40,665	3,134	4,660	9,248	23,623
Total Expense \$	38,934	2,994	4,362	8,921	22,657
Net Profit \$	1,731	140	298	327	966
<b>Businesses reporting a loss (No.)</b>	<b>21</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>1</b>
Total Sales \$	5,844	462	2,048	2,021	1,313
Total Expense \$	6,180	661	2,149	2,033	1,337
Net Loss \$	-336	-199	-101	-12	-24
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>132</b>	<b>29</b>	<b>30</b>	<b>39</b>	<b>34</b>
Total Sales \$	48,003	1,392	5,312	14,731	26,568
Total Expense \$	46,019	1,293	5,086	14,190	25,450
Net Profit (loss) \$	1,984	99	226	541	1,118
<b>Businesses reporting a profit (No.)</b>	<b>113</b>	<b>19</b>	<b>21</b>	<b>39</b>	<b>34</b>
Total Sales \$	46,537	1,224	4,014	14,731	26,568
Total Expense \$	44,529	1,120	3,769	14,190	25,450
Net Profit \$	2,008	104	245	541	1,118
<b>Businesses reporting a loss (No.)</b>	<b>19</b>	<b>10</b>	<b>9</b>	-	-
Total Sales \$	1,466	168	1,298	-	-
Total Expense \$	1,490	173	1,317	-	-
Net Loss \$	-24	-5	-19	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.



**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, General Merchandise Stores (SIC 6413)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	97	--	--	--	--						
Businesses in sample	15										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	82.3	--	--	--	--	100.0	82.3	--	--	--	--
Occupancy Expenses	6.9	--	--	--	--	100.0	6.9	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.8	--	--	--	--	67.8	2.7	--	--	--	--
Repairs & Maintenance	0.2	--	--	--	--	50.7	0.5	--	--	--	--
Heat, Light & Telephone	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	69.5	0.6	--	--	--	--
Insurance	0.6	--	--	--	--	80.4	0.8	--	--	--	--
Rent	1.2	--	--	--	--	46.7	2.5	--	--	--	--
Personnel Expenses	6.3	--	--	--	--	84.2	7.5	--	--	--	--
Financial Expenses	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Bank Interest & Charges	0.6	--	--	--	--	68.4	0.8	--	--	--	--
Professional Fees	0.5	--	--	--	--	95.0	0.5	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	1.7	--	--	--	--	100.0	1.7	--	--	--	--
Advertising	0.3	--	--	--	--	41.6	0.6	--	--	--	--
Supplies	0.4	--	--	--	--	70.7	0.6	--	--	--	--
Delivery	0.4	--	--	--	--	95.0	0.4	--	--	--	--
Fuel Expense	0.7	--	--	--	--	41.5	1.6	--	--	--	--
Other Expenses	1.5	--	--	--	--	89.1	1.6	--	--	--	--
Profit (loss)	0.3	--	--	--	--	100.0	0.3	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6413 - General Merchandise Stores**

Businesses primarily engaged in retail dealing in a general line of merchandise on a non-departmental basis including ready-to-wear apparel, toiletries, cosmetics, hardware and housewares, where food and household furniture are not normally commodity lines and where no one commodity line accounts for more than 50% of total revenue.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, General Merchandise Stores (SIC 6413)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	97	--	--	--	--
Businesses in sample	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	11	--	--	--	--
Accounts and Notes Receivable	2	--	--	--	--
Inventory	38	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	<b>53</b>	--	--	--	--
Fixed Assets	25	--	--	--	--
Less: Accum. Dep. on Fixed Assets	11	--	--	--	--
Other Assets	-	--	--	--	--
<b>Total Assets</b>	<b>67</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	4	--	--	--	--
Other Current Liabilities	9	--	--	--	--
<b>Total Current Liabilities</b>	<b>13</b>	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	2	--	--	--	--
Other Liabilities	10	--	--	--	--
<b>Total Liabilities</b>	<b>25</b>	--	--	--	--
<b>Total Equity</b>	<b>41</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, General Merchandise Stores (SIC 6413)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	97	--	--	--	--
Businesses in sample	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	8.6	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	1.9	--	--	--	--
Interest Coverage ratio (times)	...	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, General Merchandise Stores (SIC 6413)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	15	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	22	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	7	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>29</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	11	--	--	--	--
Payment of Dividends	4	--	--	--	--
Repayment of Long Term Debt	4	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	1	--	--	--	--
Repayment of Adv. From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>20</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>9</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, General Merchandise Stores (SIC 641)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	233	55,427	6,661	21	28
less than 20	206	6,479	780	19	25
20 - 99	16	5,686	685	2	2
100 - 499	X	X	236	-	-
500 and over	9	X	4,960	-	1
1985					
Total	242	60,602	7,087	18	..
less than 20	211	7,586	888	16	
20 - 99	18	6,327	745	1	
100 - 499	X	X	144	-	
500 and over	12	X	5,310	1	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick. General Merchandise Stores (SIC 6413)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>86</b>	<b>18</b>	<b>22</b>	<b>21</b>	<b>25</b>
Total Sales \$	23,288	1,149	3,569	4,762	13,808
Total Expense \$	22,387	1,150	3,342	4,739	13,156
Net Profit (loss) \$	901	-1	227	23	652
<b>Businesses reporting a profit (No.)</b>	<b>66</b>	<b>13</b>	<b>21</b>	<b>8</b>	<b>24</b>
Total Sales \$	19,419	844	3,430	1,805	13,340
Total Expense \$	18,421	809	3,201	1,724	12,687
Net Profit \$	998	35	229	81	653
<b>Businesses reporting loss (No.)</b>	<b>20</b>	<b>5</b>	<b>1</b>	<b>13</b>	<b>1</b>
Total Sales \$	3,869	305	139	2,957	468
Total Expense \$	3,966	341	141	3,015	469
Net Loss \$	-97	-36	-2	-58	-1
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>135</b>	<b>31</b>	<b>36</b>	<b>34</b>	<b>34</b>
Total Sales \$	28,068	523	2,598	6,346	18,601
Total Expense \$	27,063	570	2,464	6,181	17,848
Net Profit (loss) \$	1,005	-47	134	165	753
<b>Businesses reporting a profit (No.)</b>	<b>91</b>	<b>9</b>	<b>28</b>	<b>24</b>	<b>30</b>
Total Sales \$	23,178	251	2,021	4,362	16,544
Total Expense \$	21,931	238	1,805	4,115	15,773
Net Profit \$	1,247	13	216	247	771
<b>Businesses reporting a loss (No.)</b>	<b>44</b>	<b>22</b>	<b>8</b>	<b>10</b>	<b>4</b>
Total Sales \$	4,890	272	577	1,984	2,057
Total Expense \$	5,132	332	659	2,066	2,075
Net Loss \$	-242	-60	-82	-82	-18
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>84</b>	<b>20</b>	<b>17</b>	<b>24</b>	<b>23</b>
Total Sales \$	25,429	1,488	2,165	5,624	16,152
Total Expense \$	24,715	1,423	2,051	5,582	15,659
Net Profit (loss) \$	714	65	114	42	493
<b>Businesses reporting a profit (No.)</b>	<b>51</b>	<b>8</b>	<b>17</b>	<b>10</b>	<b>16</b>
Total Sales \$	19,524	763	2,165	3,327	13,269
Total Expense \$	18,681	664	2,051	3,216	12,750
Net Profit \$	843	99	114	111	519
<b>Businesses reporting a loss (No.)</b>	<b>33</b>	<b>12</b>	<b>-</b>	<b>14</b>	<b>7</b>
Total Sales \$	5,905	725	-	2,297	2,883
Total Expense \$	6,034	759	-	2,366	2,909
Net Loss \$	-129	-34	-	-69	-26
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>97</b>	<b>20</b>	<b>18</b>	<b>34</b>	<b>25</b>
Total Sales \$	27,924	712	1,237	5,862	20,113
Total Expense \$	27,508	790	1,347	5,656	19,715
Net Profit (loss) \$	416	-78	-110	206	398
<b>Businesses reporting a profit (No.)</b>	<b>47</b>	<b>10</b>	<b>-</b>	<b>17</b>	<b>20</b>
Total Sales \$	19,926	428	-	3,665	15,833
Total Expense \$	19,193	362	-	3,442	15,389
Net Profit \$	733	66	-	223	444
<b>Businesses reporting a loss (No.)</b>	<b>50</b>	<b>10</b>	<b>18</b>	<b>17</b>	<b>5</b>
Total Sales \$	7,998	284	1,237	2,197	4,280
Total Expense \$	8,315	428	1,347	2,214	4,326
Net Loss \$	-317	-144	-110	-17	-46

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Sporting Goods Stores (SIC 6541)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	108	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Cost of Sales</b>	<b>72.7</b>	--	--	--	--	<b>100.0</b>	<b>72.7</b>	--	--	--	--
<b>Occupancy Expenses</b>	<b>10.5</b>	--	--	--	--	<b>100.0</b>	<b>10.5</b>	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	2.4	--	--	--	--	74.6	3.2	--	--	--	--
Repairs & Maintenance	0.5	--	--	--	--	56.3	1.0	--	--	--	--
Heat, Light & Telephone	3.5	--	--	--	--	100.0	3.5	--	--	--	--
Business & Property Tax	1.3	--	--	--	--	60.5	2.1	--	--	--	--
Insurance	0.8	--	--	--	--	83.2	1.0	--	--	--	--
Rent	2.0	--	--	--	--	43.8	4.5	--	--	--	--
<b>Personnel Expenses</b>	<b>10.0</b>	--	--	--	--	<b>56.4</b>	<b>17.8</b>	--	--	--	--
<b>Financial Expenses</b>	<b>2.1</b>	--	--	--	--	<b>100.0</b>	<b>2.1</b>	--	--	--	--
Bank Interest & Charges	1.7	--	--	--	--	90.0	1.9	--	--	--	--
Professional Fees	0.4	--	--	--	--	66.4	0.6	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
<b>Sales and Admin. Expenses</b>	<b>7.7</b>	--	--	--	--	<b>100.0</b>	<b>7.7</b>	--	--	--	--
Advertising	3.0	--	--	--	--	90.0	3.4	--	--	--	--
Supplies	1.7	--	--	--	--	100.0	1.7	--	--	--	--
Delivery	1.6	--	--	--	--	83.2	2.0	--	--	--	--
Fuel Expense	1.4	--	--	--	--	21.1	6.4	--	--	--	--
<b>Other Expenses</b>	<b>2.7</b>	--	--	--	--	<b>100.0</b>	<b>2.7</b>	--	--	--	--
<b>Profit (loss)</b>	<b>-5.7</b>	--	--	--	--	<b>100.0</b>	<b>-5.7</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	<b>...</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6541 - Sporting Goods Stores**

Businesses primarily engaged in retail dealing in sporting goods, playground and gymnasium equipment. Businesses may be described by product line such as: retail archery equipment, retail athletic clothing (inc. uniforms), retail athletic footwear, retail baseball equipment, retail bowling equipment, retail camping equipment (exc. tent trailers), retail sports and fishing tackle, retail football equipment, retail golf equipment, retail hockey equipment, retail hunting equipment, retail playground equipment, retail skiing equipment, retail soccer equipment, retail softball equipment, sporting goods stores, retail tennis equipment, and retail track and field equipment.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Sporting Goods Stores (SIC 6541)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	108	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	5	--	--	--	--
Accounts and Notes Receivable	3	--	--	--	--
Inventory	52	--	--	--	--
Other Current Assets	2	--	--	--	--
<b>Total Current Assets</b>	<b>62</b>	--	--	--	--
Fixed Assets	45	--	--	--	--
Less: Accum. Dep. on Fixed Assets	18	--	--	--	--
Other Assets	2	--	--	--	--
<b>Total Assets</b>	<b>91</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	9	--	--	--	--
Other Current Liabilities	22	--	--	--	--
<b>Total Current Liabilities</b>	<b>31</b>	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	2	--	--	--	--
Other Liabilities	9	--	--	--	--
<b>Total Liabilities</b>	<b>42</b>	--	--	--	--
<b>Total Equity</b>	<b>49</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Sporting Goods Stores (SIC 6541)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	108	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	3.5	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	1.3	--	--	--	--
Interest Coverage ratio (times)	...	--	--	--	--
Debt ratio (times)	0.3	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page



**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Sporting Goods Stores (SIC 6541)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	26	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	2	--	--	--	--
Sale of Fixed Assets	3	--	--	--	--
Increase in Long Term Debt	-	--	--	--	--
Advances From Owners and Affiliates	3	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>9</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	7	--	--	--	--
Payment of Dividends	6	--	--	--	--
Repayment of Long Term Debt	2	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	1	--	--	--	--
Repayment of Adv. From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>19</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>-10</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Sporting Goods Stores (SIC 6541)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	35	1,151	124	6	5
less than 20	35	1,151	124	6	5
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	62	2,290	228	15	...
less than 20	61	X	184	15	
20 - 99	X	X	44	-	
100 - 499	-	-	-	-	
500 and over	-	-	-	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Sporting Goods Stores (SIC 6541)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>46</b>	<b>8</b>	<b>14</b>	<b>12</b>	<b>12</b>
Total Sales \$	6,747	230	640	1,383	4,494
Total Expense \$	6,530	260	720	1,348	4,202
Net Profit (loss) \$	217	-30	-80	35	292
<b>Businesses reporting a profit (No.)</b>	<b>22</b>	<b>3</b>	<b>3</b>	<b>5</b>	<b>11</b>
Total Sales \$	5,075	95	154	591	4,235
Total Expense \$	4,611	88	152	477	3,894
Net Profit \$	464	7	2	114	341
<b>Businesses reporting loss (No.)</b>	<b>24</b>	<b>5</b>	<b>11</b>	<b>7</b>	<b>1</b>
Total Sales \$	1,672	135	486	792	259
Total Expense \$	1,919	172	568	871	308
Net Loss \$	-247	-37	-82	-79	-49
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>39</b>	<b>9</b>	<b>9</b>	<b>11</b>	<b>10</b>
Total Sales \$	10,015	315	919	2,369	6,412
Total Expense \$	9,947	291	920	2,221	6,515
Net Profit (loss) \$	68	24	-1	148	-103
<b>Businesses reporting a profit (No.)</b>	<b>25</b>	<b>7</b>	<b>3</b>	<b>9</b>	<b>6</b>
Total Sales \$	5,809	277	278	1,836	3,418
Total Expense \$	5,484	248	212	1,672	3,352
Net Profit \$	325	29	66	164	66
<b>Businesses reporting a loss (No.)</b>	<b>14</b>	<b>2</b>	<b>6</b>	<b>2</b>	<b>4</b>
Total Sales \$	4,206	38	641	533	2,994
Total Expense \$	4,463	43	708	549	3,163
Net Loss \$	-257	-5	-67	-16	-169
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>114</b>	<b>17</b>	<b>39</b>	<b>25</b>	<b>33</b>
Total Sales \$	16,912	208	758	733	15,213
Total Expense \$	16,398	179	781	822	14,616
Net Profit (loss) \$	514	29	-23	-89	597
<b>Businesses reporting a profit (No.)</b>	<b>69</b>	<b>17</b>	<b>23</b>	<b>-</b>	<b>29</b>
Total Sales \$	15,138	208	487	-	14,443
Total Expense \$	14,451	179	460	-	13,812
Net Profit \$	687	29	27	-	631
<b>Businesses reporting a loss (No.)</b>	<b>45</b>	<b>-</b>	<b>16</b>	<b>25</b>	<b>4</b>
Total Sales \$	1,774	-	271	733	770
Total Expense \$	1,947	-	321	822	804
Net Loss \$	-173	-	-50	-89	-34
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>109</b>	<b>18</b>	<b>28</b>	<b>35</b>	<b>28</b>
Total Sales \$	17,967	189	739	4,299	12,740
Total Expense \$	18,144	204	848	4,327	12,765
Net Profit (loss) \$	-177	-15	-109	-28	-25
<b>Businesses reporting a profit (No.)</b>	<b>31</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>13</b>
Total Sales \$	5,768	-	-	1,728	4,040
Total Expense \$	5,383	-	-	1,571	3,812
Net Profit \$	385	-	-	157	228
<b>Businesses reporting a loss (No.)</b>	<b>78</b>	<b>18</b>	<b>28</b>	<b>17</b>	<b>15</b>
Total Sales \$	12,199	189	739	2,571	8,700
Total Expense \$	12,761	204	848	2,756	8,953
Net Loss \$	-562	-15	-109	-185	-253

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	92	--	--	--	--						
Businesses in sample	14										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
	Industry Average(2)						Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	% busi- nesses reporting	Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	58.8	--	--	--	--	100.0	58.8	--	--	--	--
Occupancy Expenses	9.6	--	--	--	--	100.0	9.6	--	--	--	--
Mortgage Interest	0.2	--	--	--	--	7.3	2.3	--	--	--	--
Depreciation	2.1	--	--	--	--	67.5	3.0	--	--	--	--
Repairs & Maintenance	0.6	--	--	--	--	97.2	0.6	--	--	--	--
Heat, Light & Telephone	2.9	--	--	--	--	78.5	3.6	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	29.9	1.4	--	--	--	--
Insurance	0.4	--	--	--	--	47.2	0.9	--	--	--	--
Rent	3.1	--	--	--	--	65.7	4.7	--	--	--	--
Personnel Expenses	6.7	--	--	--	--	71.5	9.4	--	--	--	--
Financial Expenses	2.7	--	--	--	--	100.0	2.7	--	--	--	--
Bank Interest & Charges	1.7	--	--	--	--	78.5	2.1	--	--	--	--
Professional Fees	1.1	--	--	--	--	80.6	1.3	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	10.3	--	--	--	--	100.0	10.3	--	--	--	--
Advertising	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Supplies	1.6	--	--	--	--	100.0	1.6	--	--	--	--
Delivery	1.8	--	--	--	--	73.6	2.4	--	--	--	--
Fuel Expense	3.9	--	--	--	--	37.3	10.5	--	--	--	--
Other Expenses	2.8	--	--	--	--	96.0	2.9	--	--	--	--
Profit (loss)	9.2	--	--	--	--	100.0	9.2	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

**Standard Industrial Classification Definition:**

**SIC 658 - Toy, Hobby, Novelty and Souvenir Stores**

Businesses primarily engaged in retail dealing in toys, hobby supplies, gifts, novelties and souvenirs.



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	92	--	--	--	--
Businesses in sample	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	5	--	--	--	--
Accounts and Notes Receivable	4	--	--	--	--
Inventory	65	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	<b>76</b>	--	--	--	--
Fixed Assets	59	--	--	--	--
Less: Accum. Dep. on Fixed Assets	13	--	--	--	--
Other Assets	7	--	--	--	--
<b>Total Assets</b>	<b>128</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	15	--	--	--	--
Other Current Liabilities	39	--	--	--	--
<b>Total Current Liabilities</b>	<b>54</b>	--	--	--	--
Mortgages Payable	13	--	--	--	--
Long Term Debt	4	--	--	--	--
Other Liabilities	20	--	--	--	--
<b>Total Liabilities</b>	<b>91</b>	--	--	--	--
<b>Total Equity</b>	<b>37</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	92	--	--	--	--
Businesses in sample	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	3.2	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	12.8	--	--	--	--
Interest Coverage ratio (times)	107.7	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	11	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	209	5,623	612	41	18
less than 20	193	4,069	441	37	18
20 - 99	9	1,127	125	2	-
100 - 499	5	X	36	1	-
500 and over	X	X	10	1	-
1985					
Total	166	6,330	631	27	...
less than 20	155	3,751	378	25	-
20 - 99	7	1,624	160	2	-
100 - 499	3	X	66	-	-
500 and over	X	X	27	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>111</b>	<b>17</b>	<b>31</b>	<b>34</b>	<b>29</b>
Total Sales \$	6,837	236	662	1,694	4,245
Total Expense \$	6,606	344	623	1,585	4,054
Net Profit (loss) \$	231	-108	39	109	191
<b>Businesses reporting a profit (No.)</b>	<b>65</b>	<b>1</b>	<b>15</b>	<b>22</b>	<b>27</b>
Total Sales \$	5,555	11	339	1,265	3,940
Total Expense \$	5,172	9	296	1,142	3,725
Net Profit \$	383	2	43	123	215
<b>Businesses reporting loss (No.)</b>	<b>46</b>	<b>16</b>	<b>16</b>	<b>12</b>	<b>2</b>
Total Sales \$	1,282	225	323	429	305
Total Expense \$	1,434	335	327	443	329
Net Loss \$	-152	-110	-4	-14	-24
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>93</b>	<b>3</b>	<b>35</b>	<b>24</b>	<b>31</b>
Total Sales \$	7,689	35	498	634	6,522
Total Expense \$	7,551	37	445	655	6,414
Net Profit (loss) \$	138	-2	53	-21	108
<b>Businesses reporting a profit (No.)</b>	<b>53</b>	<b>-</b>	<b>26</b>	<b>-</b>	<b>27</b>
Total Sales \$	5,376	-	301	-	5,075
Total Expense \$	5,077	-	222	-	4,855
Net Profit \$	299	-	79	-	220
<b>Businesses reporting a loss (No.)</b>	<b>40</b>	<b>3</b>	<b>9</b>	<b>24</b>	<b>4</b>
Total Sales \$	2,313	35	197	634	1,447
Total Expense \$	2,474	37	223	655	1,559
Net Loss \$	-161	-2	-26	-21	-112
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>165</b>	<b>34</b>	<b>35</b>	<b>52</b>	<b>44</b>
Total Sales \$	10,400	397	646	1,878	7,479
Total Expense \$	9,338	394	659	1,380	6,905
Net Profit (loss) \$	1,062	3	-13	498	574
<b>Businesses reporting a profit (No.)</b>	<b>128</b>	<b>17</b>	<b>16</b>	<b>52</b>	<b>43</b>
Total Sales \$	9,731	193	252	1,878	7,408
Total Expense \$	8,623	183	231	1,380	6,829
Net Profit \$	1,108	10	21	498	579
<b>Businesses reporting a loss (No.)</b>	<b>37</b>	<b>17</b>	<b>19</b>	<b>-</b>	<b>1</b>
Total Sales \$	669	204	394	-	71
Total Expense \$	715	211	428	-	76
Net Loss \$	-46	-7	-34	-	-5
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>92</b>	<b>19</b>	<b>13</b>	<b>35</b>	<b>25</b>
Total Sales \$	13,408	277	542	1,807	10,782
Total Expense \$	12,617	231	540	1,664	10,182
Net Profit (loss) \$	791	46	2	143	600
<b>Businesses reporting a profit (No.)</b>	<b>83</b>	<b>19</b>	<b>10</b>	<b>34</b>	<b>20</b>
Total Sales \$	10,645	277	408	1,752	8,208
Total Expense \$	9,774	231	401	1,601	7,541
Net Profit \$	871	46	7	151	667
<b>Businesses reporting a loss (No.)</b>	<b>9</b>	<b>-</b>	<b>3</b>	<b>1</b>	<b>5</b>
Total Sales \$	2,763	-	134	55	2,574
Total Expense \$	2,843	-	139	63	2,641
Net Loss \$	-80	-	-5	-8	-67

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	89	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	59.1	--	--	--	--	100.0	59.1	--	--	--	--
Occupancy Expenses	9.2	--	--	--	--	100.0	9.2	--	--	--	--
Mortgage Interest	0.2	--	--	--	--	7.5	2.3	--	--	--	--
Depreciation	2.1	--	--	--	--	66.8	3.1	--	--	--	--
Repairs & Maintenance	0.5	--	--	--	--	97.2	0.6	--	--	--	--
Heat, Light & Telephone	2.8	--	--	--	--	77.8	3.6	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	28.3	1.5	--	--	--	--
Insurance	0.4	--	--	--	--	45.4	0.8	--	--	--	--
Rent	2.8	--	--	--	--	64.9	4.3	--	--	--	--
Personnel Expenses	6.4	--	--	--	--	70.9	9.0	--	--	--	--
Financial Expenses	2.7	--	--	--	--	100.0	2.7	--	--	--	--
Bank Interest & Charges	1.6	--	--	--	--	77.8	2.1	--	--	--	--
Professional Fees	1.1	--	--	--	--	80.3	1.3	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	10.5	--	--	--	--	100.0	10.5	--	--	--	--
Advertising	3.0	--	--	--	--	100.0	3.0	--	--	--	--
Supplies	1.6	--	--	--	--	100.0	1.6	--	--	--	--
Delivery	1.8	--	--	--	--	73.1	2.5	--	--	--	--
Fuel Expense	4.0	--	--	--	--	38.2	10.6	--	--	--	--
Other Expenses	2.8	--	--	--	--	95.9	2.9	--	--	--	--
Profit (loss)	9.4	--	--	--	--	100.0	9.4	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 6582 - Gift, Novelty and Souvenir Stores**

Businesses primarily engaged in retail dealing in gifts, novelty merchandise and souvenirs such as: retail carvings and artcraft, retail handicraft ceramics, retail seasonal and holiday decorations, retail handicraft découpage, retail eskimo carvings, retail gift wrap supplies, gift shops, retail handcrafted goods (novelties, souvenirs), joke shops, retail handicraft macramé, retail handicraft metalwork, retail novelty merchandise, retail handicraft pottery, and retail souvenirs



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	89	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	5	--	--	--	--
Accounts and Notes Receivable	2	--	--	--	--
Inventory	28	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	<b>36</b>	--	--	--	--
Fixed Assets	55	--	--	--	--
Less: Accum. Dep. on Fixed Assets	11	--	--	--	--
Other Assets	7	--	--	--	--
<b>Total Assets</b>	<b>87</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	5	--	--	--	--
Other Current Liabilities	26	--	--	--	--
<b>Total Current Liabilities</b>	<b>31</b>	--	--	--	--
Mortgages Payable	14	--	--	--	--
Long Term Debt	4	--	--	--	--
Other Liabilities	15	--	--	--	--
<b>Total Liabilities</b>	<b>64</b>	--	--	--	--
<b>Total Equity</b>	<b>23</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	89	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	3.2	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	13.3	--	--	--	--
Interest Coverage ratio (times)	112.1	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	11	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	199	5,417	589	36	15
less than 20	183	3,863	418	32	15
20 - 99	9	1,127	125	2	-
100 - 499	5	X	36	1	-
500 and over	X	X	10	1	-
1985					
Total	147	6,161	614	19	...
less than 20	136	3,582	361	17	
20 - 99	7	1,624	160	2	
100 - 499	3	X	66	-	
500 and over	X	X	27	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>94</b>	<b>17</b>	<b>15</b>	<b>34</b>	<b>28</b>
Total Sales \$	5,653	236	310	1,062	4,045
Total Expense \$	5,524	344	313	1,012	3,855
Net Profit (loss) \$	129	-108	-3	50	190
<b>Businesses reporting a profit (No.)</b>	<b>50</b>	<b>1</b>	<b>-</b>	<b>23</b>	<b>26</b>
Total Sales \$	4,475	11	-	724	3,740
Total Expense \$	4,198	9	-	663	3,526
Net Profit \$	277	2	-	61	214
<b>Businesses reporting loss (No.)</b>	<b>44</b>	<b>16</b>	<b>15</b>	<b>11</b>	<b>2</b>
Total Sales \$	1,178	225	310	338	305
Total Expense \$	1,326	335	313	349	329
Net Loss \$	-148	-110	-3	-11	-24
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total Sales \$	5,425	-	-	-	-
Total Expense \$	5,325	-	-	-	-
Net Profit (loss) \$	100	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total Sales \$	4,105	-	-	-	-
Total Expense \$	3,888	-	-	-	-
Net Profit \$	217	-	-	-	-
<b>Businesses reporting a loss (No.)</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total Sales \$	1,320	-	-	-	-
Total Expense \$	1,437	-	-	-	-
Net Loss \$	-117	-	-	-	-
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>135</b>	<b>17</b>	<b>49</b>	<b>28</b>	<b>41</b>
Total Sales \$	9,109	193	904	1,023	6,989
Total Expense \$	8,096	183	749	757	6,407
Net Profit (loss) \$	1,013	10	155	266	582
<b>Businesses reporting a profit (No.)</b>	<b>115</b>	<b>17</b>	<b>30</b>	<b>28</b>	<b>40</b>
Total Sales \$	8,794	193	660	1,023	6,918
Total Expense \$	7,755	183	484	757	6,331
Net Profit \$	1,039	10	176	266	587
<b>Businesses reporting a loss (No.)</b>	<b>20</b>	<b>-</b>	<b>19</b>	<b>-</b>	<b>1</b>
Total Sales \$	315	-	244	-	71
Total Expense \$	341	-	265	-	76
Net Loss \$	-26	-	-21	-	-5
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>89</b>	<b>19</b>	<b>13</b>	<b>34</b>	<b>23</b>
Total Sales \$	11,437	277	542	1,752	8,866
Total Expense \$	10,638	231	540	1,601	8,266
Net Profit (loss) \$	799	46	2	151	600
<b>Businesses reporting a profit (No.)</b>	<b>81</b>	<b>19</b>	<b>10</b>	<b>34</b>	<b>18</b>
Total Sales \$	8,729	277	408	1,752	6,292
Total Expense \$	7,858	231	401	1,601	5,625
Net Profit \$	871	46	7	151	667
<b>Businesses reporting a loss (No.)</b>	<b>8</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>5</b>
Total Sales \$	2,708	-	134	-	2,574
Total Expense \$	2,780	-	139	-	2,641
Net Loss \$	-72	-	-5	-	-67

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	826	206	206	207	207						
Businesses in sample	60										
Low sales value (\$000's)	(1)	(1)	22	43	106						
High sales value (\$000's)	(1)	22	43	106	(1)						
Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>57.9</b>	<b>67.2</b>	<b>59.6</b>	<b>48.8</b>	<b>57.4</b>	<b>99.7</b>	<b>58.0</b>	<b>67.2</b>	<b>59.6</b>	<b>48.8</b>	<b>58.0</b>
Mortgage Interest	10.6	11.4	8.6	11.1	11.3	40.8	26.1	22.9	36.5	29.4	22.3
Depreciation	11.5	8.3	18.2	9.7	10.4	82.3	14.0	13.3	22.7	10.7	11.1
Repairs & Maintenance	8.2	10.9	6.2	5.8	10.1	83.0	9.9	14.4	8.1	7.2	10.3
Heat, Light & Telephone	11.8	10.8	13.8	11.3	11.5	88.9	13.3	10.8	14.9	15.9	12.1
Business & Property Tax	12.1	19.2	9.4	8.5	11.9	87.9	13.8	21.9	10.7	10.5	12.5
Insurance	3.5	6.7	3.4	2.4	2.0	89.7	3.9	6.7	4.0	3.0	2.1
Rent	0.1	...	...	...	...	2.7	2.9	-	-	-	-
<b>Personnel Expenses</b>	<b>12.5</b>	<b>8.5</b>	<b>6.3</b>	<b>23.9</b>	<b>9.7</b>	<b>65.5</b>	<b>19.0</b>	<b>17.0</b>	<b>11.9</b>	<b>37.6</b>	<b>10.5</b>
<b>Financial Expenses</b>	<b>14.8</b>	<b>13.3</b>	<b>21.9</b>	<b>5.1</b>	<b>19.9</b>	<b>100.0</b>	<b>14.8</b>	<b>13.3</b>	<b>21.9</b>	<b>5.1</b>	<b>19.9</b>
Bank Interest & Charges	11.7	7.3	18.4	3.3	18.2	87.6	13.3	8.3	19.9	3.7	22.6
Professional Fees	3.2	6.1	3.5	1.8	1.7	92.4	3.4	6.1	4.4	1.8	1.9
<b>Other Expenses</b>	<b>6.3</b>	<b>10.5</b>	<b>3.1</b>	<b>7.0</b>	<b>4.8</b>	<b>91.1</b>	<b>7.0</b>	<b>10.5</b>	<b>3.7</b>	<b>7.8</b>	<b>5.4</b>
<b>Profit (loss)</b>	<b>8.5</b>	<b>0.4</b>	<b>9.1</b>	<b>15.2</b>	<b>8.3</b>	<b>92.9</b>	<b>9.2</b>	<b>0.5</b>	<b>11.2</b>	<b>15.2</b>	<b>8.3</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 751 - Operators of Buildings and Dwellings**

Businesses primarily engaged in the operating or in owning and operating buildings and dwellings.



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	826	206	206	207	207
Businesses in sample	60				
Low sales value (\$000's)	(1)	(1)	22	43	106
High sales value (\$000's)	(1)	22	43	106	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	16	4	7	30	17
Accounts and Notes Receivable	3	-	-	1	12
Inventory	-	-	-	-	1
Other Current Assets	25	-	3	5	87
<b>Total Current Assets</b>	45	5	11	36	118
Fixed Assets	476	79	109	227	1,396
Less: Accum. Dep. on Fixed Assets	86	21	25	62	222
Other Assets	32	1	4	19	98
<b>Total Assets</b>	<b>466</b>	<b>64</b>	<b>99</b>	<b>219</b>	<b>1,390</b>
<b>Liabilities and Equity</b>					
Current Loans	16	-	1	15	45
Other Current Liabilities	56	18	6	62	126
<b>Total Current Liabilities</b>	72	19	7	78	171
Mortgages Payable	168	4	40	64	530
Long Term Debt	45	8	14	1	147
Other Liabilities	111	22	24	39	336
<b>Total Liabilities</b>	<b>396</b>	<b>53</b>	<b>86</b>	<b>182</b>	<b>1,184</b>
<b>Total Equity</b>	<b>70</b>	<b>11</b>	<b>13</b>	<b>37</b>	<b>206</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	826	206	206	207	207
Businesses in sample	60				
Low sales value (\$000's)	(1)	(1)	22	43	106
High sales value (\$000's)	(1)	22	43	106	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.5	0.7	2.4	0.4	2.5
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	14.6	-2.4	72.3	4.5	-3.4
Interest Coverage ratio (times)	71.3	18.9	23.5	108.0	123.1
Debt ratio (times)	0.9	0.8	0.9	0.9	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	815	203	204	204	204
Businesses in sample	34				
Low sales value (\$000's)	(1)	(1)	22	36	104
High sales value (\$000's)	(1)	22	36	104	(1)
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	22	3	10	16	52
Sale of Fixed Assets	5	-	-	-	18
Increase in Long Term Debt	71	6	7	20	228
Advances From Owners and Affiliates	19	-	4	10	54
From Government	-	-	-	-	-
Increase in Share Capital	-	-	-	-	-
Sale of Investments	1	-	1	-	4
Tax Adjustments	1	-	-	1	3
Other Sources	2	-	5	1	-
<b>Total</b>	<b>122</b>	<b>9</b>	<b>28</b>	<b>49</b>	<b>359</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	61	4	8	2	207
Payment of Dividends	8	-	4	6	18
Repayment of Long Term Debt	26	4	7	14	71
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	5	-	-	-	18
Repayment of Adv. From Owners and Affil.	7	-	1	12	12
Decrease in Equity	11	-	-	14	24
Tax Adjustments	1	-	-	2	2
Other Applications	1	-	1	2	1
<b>Total</b>	<b>119</b>	<b>8</b>	<b>21</b>	<b>53</b>	<b>353</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>-4</b>	<b>7</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	242	18,346	1,228	64	21
less than 20	222	6,572	442	60	20
20 - 99	9	3,493	233	3	1
100 - 499	7	7,823	523	1	-
500 and over	4	458	30	-	-
1985					
Total	221	23,234	1,329	34	...
less than 20	199	7,963	456	31	-
20 - 99	15	7,878	450	2	-
100 - 499	4	6,921	396	1	-
500 and over	3	472	27	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>406</b>	<b>101</b>	<b>102</b>	<b>101</b>	<b>102</b>
Total Sales \$	61,448	1,691	3,767	8,643	47,347
Total Expense \$	61,049	1,807	3,866	8,699	46,677
Net Profit (loss) \$	399	-116	-99	-56	670
<b>Businesses reporting a profit (No.)</b>	<b>144</b>	<b>38</b>	<b>22</b>	<b>38</b>	<b>46</b>
Total Sales \$	26,233	636	816	3,308	21,473
Total Expense \$	19,621	390	138	1,905	17,188
Net Profit \$	6,612	246	678	1,403	4,285
<b>Businesses reporting loss (No.)</b>	<b>262</b>	<b>63</b>	<b>80</b>	<b>63</b>	<b>56</b>
Total Sales \$	35,215	1,055	2,951	5,335	25,874
Total Expense \$	41,428	1,417	3,728	6,794	29,489
Net Loss \$	-6,213	-362	-777	-1,459	-3,615
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>434</b>	<b>108</b>	<b>109</b>	<b>107</b>	<b>110</b>
Total Sales \$	55,492	1,968	4,410	9,425	39,689
Total Expense \$	50,671	2,145	3,508	7,482	37,536
Net Profit (loss) \$	4,821	-177	902	1,943	2,153
<b>Businesses reporting a profit (No.)</b>	<b>232</b>	<b>47</b>	<b>66</b>	<b>58</b>	<b>61</b>
Total Sales \$	28,805	877	2,729	5,095	20,104
Total Expense \$	18,547	398	1,410	2,425	14,314
Net Profit \$	10,258	479	1,319	2,670	5,790
<b>Businesses reporting a loss (No.)</b>	<b>202</b>	<b>61</b>	<b>43</b>	<b>49</b>	<b>49</b>
Total Sales \$	26,687	1,091	1,681	4,330	19,585
Total Expense \$	32,124	1,747	2,098	5,057	23,222
Net Loss \$	-5,437	-656	-417	-727	-3,637
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>579</b>	<b>134</b>	<b>153</b>	<b>133</b>	<b>159</b>
Total Sales \$	74,087	1,886	4,356	6,710	61,135
Total Expense \$	66,305	1,750	3,827	5,520	55,208
Net Profit (loss) \$	7,782	136	529	1,190	5,927
<b>Businesses reporting a profit (No.)</b>	<b>500</b>	<b>134</b>	<b>121</b>	<b>119</b>	<b>126</b>
Total Sales \$	59,607	1,886	3,508	6,140	48,073
Total Expense \$	50,245	1,750	2,895	4,894	40,706
Net Profit \$	9,362	136	613	1,246	7,367
<b>Businesses reporting a loss (No.)</b>	<b>79</b>	<b>-</b>	<b>32</b>	<b>14</b>	<b>33</b>
Total Sales \$	14,480	-	848	570	13,062
Total Expense \$	16,060	-	932	626	14,502
Net Loss \$	-1,580	-	-84	-56	-1,440
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>847</b>	<b>210</b>	<b>196</b>	<b>222</b>	<b>219</b>
Total Sales \$	102,050	3,179	5,665	15,548	77,658
Total Expense \$	91,133	4,100	5,277	12,176	69,580
Net Profit (loss) \$	10,917	-921	388	3,372	8,078
<b>Businesses reporting a profit (No.)</b>	<b>595</b>	<b>138</b>	<b>146</b>	<b>166</b>	<b>145</b>
Total Sales \$	74,688	2,120	4,119	11,192	57,257
Total Expense \$	57,960	2,028	3,469	7,318	45,145
Net Profit \$	16,728	92	650	3,874	12,112
<b>Businesses reporting a loss (No.)</b>	<b>252</b>	<b>72</b>	<b>50</b>	<b>56</b>	<b>74</b>
Total Sales \$	27,362	1,059	1,546	4,356	20,401
Total Expense \$	33,173	2,072	1,808	4,858	24,435
Net Loss \$	-5,811	-1,013	-262	-502	-4,034

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	313	78	78	78	79
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	22	37	104
High sales value (\$000's)	(1)	22	37	104	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	53.6	54.8	75.1	40.2	52.5	99.5	53.9	54.8	75.1	40.2	53.4
Mortgage Interest	5.1	...	...	...	...	25.6	19.9	-	...	...	...
Depreciation	14.8	10.7	32.0	8.3	13.8	84.6	17.5	14.2	32.0	11.4	14.5
Repairs & Maintenance	6.2	7.4	0.5	7.2	7.8	72.8	8.6	9.9	1.6	10.0	8.1
Heat, Light & Telephone	10.8	8.5	11.5	13.4	9.6	81.6	13.2	8.5	17.2	18.6	11.3
Business & Property Tax	13.5	21.4	12.8	4.7	16.2	69.6	19.4	28.4	19.2	10.2	17.7
Insurance	3.3	6.7	2.8	1.7	2.3	75.5	4.3	6.7	8.3	2.4	2.6
Rent	-	-	-	-	-	-	-	-	-	-	-
Personnel Expenses	8.1	7.6	-	14.9	6.6	56.7	14.2	10.2	-	20.7	10.8
Financial Expenses	14.5	16.7	9.3	2.8	27.9	100.0	14.5	16.7	9.3	2.8	27.9
Bank Interest & Charges	11.6	12.3	5.0	1.3	25.9	79.7	14.6	16.3	5.0	1.8	33.6
Professional Fees	2.9	4.4	4.3	1.5	1.9	88.4	3.2	4.4	6.4	1.5	2.4
Other Expenses	8.2	14.6	0.4	10.3	5.7	78.3	10.5	14.6	0.6	14.4	7.7
Profit (loss)	15.6	6.3	15.2	31.7	7.3	93.9	16.6	6.3	22.7	31.7	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 7512 - Operators of Non-Residential Buildings**

Businesses primarily engaged in operating, or owning and operating buildings and dwellings such as: arena operating, conference/convention centre operating, leasing non-residential buildings, meeting hall operating, office building rental, real estate operating - non-residential buildings, shopping centre operating, stadium operating and theatre building operating



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	313	78	78	78	79
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	22	37	104
High sales value (\$000's)	(1)	22	37	104	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	14	3	14	11	26
Accounts and Notes Receivable	5	-	-	-	18
Inventory	-	-	-	-	-
Other Current Assets	9	-	10	2	24
<b>Total Current Assets</b>	28	3	23	13	68
Fixed Assets	524	73	193	262	1,397
Less: Accum. Dep. on Fixed Assets	93	25	60	25	245
Other Assets	33	2	5	41	71
<b>Total Assets</b>	<b>492</b>	<b>53</b>	<b>162</b>	<b>291</b>	<b>1,292</b>
<b>Liabilities and Equity</b>					
Current Loans	23	1	2	33	45
Other Current Liabilities	44	17	6	40	95
<b>Total Current Liabilities</b>	66	17	9	73	140
Mortgages Payable	140	-	7	147	338
Long Term Debt	78	12	25	-	249
Other Liabilities	128	14	87	47	337
<b>Total Liabilities</b>	<b>412</b>	<b>44</b>	<b>128</b>	<b>267</b>	<b>1,064</b>
<b>Total Equity</b>	<b>80</b>	<b>9</b>	<b>33</b>	<b>24</b>	<b>228</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	313	78	78	78	79
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	22	37	104
High sales value (\$000's)	(1)	22	37	104	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.9	0.6	2.9	0.3	0.5
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-1.7	-5.4	8.8	-3.4	-3.5
Interest Coverage ratio (times)	151.3	43.0	1.9	...	150.1
Debt ratio (times)	0.9	0.8	0.8	0.9	0.9

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	313	--	--	--	--
Businesses in sample	18	.			
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	28	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	23	--	--	--	--
Advances From Owners and Affiliates	33	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	2	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Sources	2	--	--	--	--
<b>Total</b>	<b>90</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	13	--	--	--	--
Payment of Dividends	4	--	--	--	--
Repayment of Long Term Debt	18	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	8	--	--	--	--
Decrease in Equity	14	--	--	--	--
Tax Adjustments	2	--	--	--	--
Other Applications	1	--	--	--	--
<b>Total</b>	<b>59</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>30</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Operators of Buildings and Dwellings (SIC 751)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	242	18,346	1,228	64	21
less than 20	222	6,572	442	60	20
20 - 99	9	3,493	233	3	1
100 - 499	7	7,823	523	1	-
500 and over	4	458	30	-	-
1985					
Total	221	23,234	1,329	34	...
less than 20	199	7,963	456	31	
20 - 99	15	7,878	450	2	
100 - 499	4	6,921	396	1	
500 and over	3	472	27	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>94</b>	<b>23</b>	<b>24</b>	<b>23</b>	<b>24</b>
Total Sales \$	16,929	366	873	2,576	13,114
Total Expense \$	18,588	429	1,390	2,634	14,135
Net Profit (loss) \$	-1,659	-63	-517	-58	-1,021
<b>Businesses reporting a profit (No.)</b>	<b>28</b>	<b>6</b>	<b>4</b>	<b>9</b>	<b>9</b>
Total Sales \$	5,577	97	163	1,050	4,267
Total Expense \$	4,597	81	72	893	3,551
Net Profit \$	980	16	91	157	716
<b>Businesses reporting loss (No.)</b>	<b>66</b>	<b>17</b>	<b>20</b>	<b>14</b>	<b>15</b>
Total Sales \$	11,352	269	710	1,526	8,847
Total Expense \$	13,991	348	1,318	1,741	10,584
Net Loss \$	-2,639	-79	-608	-215	-1,737
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>104</b>	<b>26</b>	<b>26</b>	<b>25</b>	<b>27</b>
Total Sales \$	16,368	581	1,309	2,601	11,877
Total Expense \$	15,298	357	834	1,199	12,908
Net Profit (loss) \$	1,070	224	475	1,402	-1,031
<b>Businesses reporting a profit (No.)</b>	<b>65</b>	<b>15</b>	<b>20</b>	<b>16</b>	<b>14</b>
Total Sales \$	8,047	339	1,020	1,600	5,088
Total Expense \$	4,775	30	533	26	4,186
Net Profit \$	3,272	309	487	1,574	902
<b>Businesses reporting a loss (No.)</b>	<b>39</b>	<b>11</b>	<b>6</b>	<b>9</b>	<b>13</b>
Total Sales \$	8,321	242	289	1,001	6,789
Total Expense \$	10,523	327	301	1,173	8,722
Net Loss \$	-2,202	-85	-12	-172	-1,933
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>133</b>	<b>33</b>	<b>31</b>	<b>31</b>	<b>38</b>
Total Sales \$	19,557	464	1,292	1,621	16,180
Total Expense \$	15,874	431	1,086	976	13,381
Net Profit (loss) \$	3,683	33	206	645	2,799
<b>Businesses reporting a profit (No.)</b>	<b>132</b>	<b>33</b>	<b>30</b>	<b>31</b>	<b>38</b>
Total Sales \$	19,532	464	1,267	1,621	16,180
Total Expense \$	15,842	431	1,054	976	13,381
Net Profit \$	3,690	33	213	645	2,799
<b>Businesses reporting a loss (No.)</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>
Total Sales \$	25	-	25	-	-
Total Expense \$	32	-	32	-	-
Net Loss \$	-7	-	-7	-	-
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>348</b>	<b>71</b>	<b>86</b>	<b>91</b>	<b>100</b>
Total Sales \$	42,259	876	2,285	6,703	32,395
Total Expense \$	33,640	867	2,010	4,576	26,187
Net Profit (loss) \$	8,619	9	275	2,127	6,208
<b>Businesses reporting a profit (No.)</b>	<b>276</b>	<b>46</b>	<b>85</b>	<b>72</b>	<b>73</b>
Total Sales \$	35,462	528	2,261	5,214	27,459
Total Expense \$	25,691	459	1,981	3,050	20,201
Net Profit \$	9,771	69	280	2,164	7,258
<b>Businesses reporting a loss (No.)</b>	<b>72</b>	<b>25</b>	<b>1</b>	<b>19</b>	<b>27</b>
Total Sales \$	6,797	348	24	1,489	4,936
Total Expense \$	7,949	408	29	1,526	5,986
Net Loss \$	-1,152	-60	-5	-37	-1,050

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1) *	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	435	108	109	109	109
Businesses in sample	35				
Low sales value (\$000's)	(1)	(1)	38	103	192
High sales value (\$000's)	(1)	38	103	192	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>16.3</b>	<b>25.3</b>	<b>17.9</b>	<b>11.7</b>	<b>12.1</b>	<b>100.0</b>	<b>16.3</b>	<b>25.3</b>	<b>17.9</b>	<b>11.7</b>	<b>12.1</b>
Mortgage Interest	0.6	...	...	...	...	5.7	10.8	-	...	-	-
Depreciation	2.2	0.3	2.4	2.1	3.6	74.5	2.9	1.0	4.2	2.1	3.6
Repairs & Maintenance	1.3	2.9	1.0	0.9	0.7	59.3	2.2	13.8	1.2	1.2	1.3
Heat, Light & Telephone	5.1	10.1	4.4	3.6	3.4	98.0	5.2	10.1	4.4	3.6	3.6
Business & Property Tax	1.0	1.7	1.4	0.4	0.6	51.9	1.9	3.7	2.4	1.0	0.9
Insurance	1.2	0.7	2.1	1.1	0.9	80.4	1.5	1.6	2.6	1.1	1.0
Rent	4.9	9.6	4.6	3.6	2.6	93.0	5.3	9.6	4.6	4.2	3.0
<b>Personnel Expenses</b>	<b>50.0</b>	<b>37.2</b>	<b>56.0</b>	<b>52.4</b>	<b>52.0</b>	<b>92.8</b>	<b>53.9</b>	<b>49.5</b>	<b>56.0</b>	<b>52.4</b>	<b>56.4</b>
<b>Financial Expenses</b>	<b>5.3</b>	<b>5.5</b>	<b>5.1</b>	<b>6.3</b>	<b>4.3</b>	<b>98.0</b>	<b>5.4</b>	<b>5.5</b>	<b>5.1</b>	<b>6.3</b>	<b>4.6</b>
Bank Interest & Charges	2.6	2.9	0.2	4.3	2.9	90.2	2.9	3.2	0.3	4.3	3.1
Professional Fees	2.7	2.7	4.9	2.0	1.4	92.5	3.0	2.7	6.3	2.0	1.5
<b>Other Expenses</b>	<b>22.0</b>	<b>22.8</b>	<b>13.9</b>	<b>21.8</b>	<b>29.7</b>	<b>100.0</b>	<b>22.0</b>	<b>22.8</b>	<b>13.9</b>	<b>21.8</b>	<b>29.7</b>
<b>Profit (loss)</b>	<b>6.4</b>	<b>9.2</b>	<b>7.0</b>	<b>7.7</b>	<b>1.9</b>	<b>100.0</b>	<b>6.4</b>	<b>9.2</b>	<b>7.0</b>	<b>7.7</b>	<b>1.9</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 7611 - Insurance and Real Estate Agencies**

Businesses primarily engaged in either the selling of insurance and pension products as an independent agent or broker or dealing in real estate such as buying and selling for others, managing and appraising real estate for others or whose activities encompass both fields such as: real estate appraisal services, independent insurance claim adjusters, insurance agents and brokers, insurance and real estate agencies, insurance broker services and real estate agencies



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	435	108	109	109	109
Businesses in sample	35				
Low sales value (\$000's)	(1)	(1)	38	103	192
High sales value (\$000's)	(1)	38	103	192	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	17	2	2	28	31
Accounts and Notes Receivable	57	16	5	50	153
Inventory	-	-	1	-	1
Other Current Assets	10	2	2	11	24
<b>Total Current Assets</b>	84	19	11	89	208
Fixed Assets	45	14	53	29	82
Less: Accum. Dep. on Fixed Assets	12	2	4	13	29
Other Assets	38	1	1	33	112
<b>Total Assets</b>	<b>155</b>	<b>33</b>	<b>61</b>	<b>138</b>	<b>373</b>
<b>Liabilities and Equity</b>					
Current Loans	21	6	1	18	57
Other Current Liabilities	89	20	34	86	209
<b>Total Current Liabilities</b>	110	26	35	104	266
Mortgages Payable	8	-	22	2	9
Long Term Debt	17	10	-	16	40
Other Liabilities	7	1	-	11	13
<b>Total Liabilities</b>	<b>142</b>	<b>37</b>	<b>57</b>	<b>132</b>	<b>328</b>
<b>Total Equity</b>	<b>13</b>	<b>-4</b>	<b>3</b>	<b>6</b>	<b>45</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	435	108	109	109	109
Businesses in sample	35				
Low sales value (\$000's)	(1)	(1)	38	103	192
High sales value (\$000's)	(1)	38	103	192	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.1	1.3	0.9	1.2	0.9
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	19.9	12.7	52.8	2.7	11.8
Interest Coverage ratio (times)	27.3	31.2	21.6	31.0	24.5
Debt ratio (times)	0.9	1.1	0.9	0.9	0.9

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	307	76	77	77	77
Businesses in sample	22				
Low sales value (\$000's)	(1)	(1)	38	141	206
High sales value (\$000's)	(1)	38	141	206	(1)
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	17	-3	20	16	30
Sale of Fixed Assets	2	5	3	-	-
Increase in Long Term Debt	9	3	1	2	28
Advances From Owners and Affiliates	2	8	-	-	3
From Government	-	-	-	-	-
Increase in Share Capital	-	-	-	-	-
Sale of Investments	-	1	-	-	-
Tax Adjustments	-	-	-	-	-
Other Sources	-	-	-	-	-
<b>Total</b>	<b>30</b>	<b>12</b>	<b>25</b>	<b>19</b>	<b>61</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	10	7	12	5	19
Payment of Dividends	2	-	-	3	4
Repayment of Long Term Debt	7	-	1	2	26
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	3	2	-	-	12
Repayment of Adv. From Owners and Affil.	4	-	16	-	3
Decrease in Equity	-	-	-	-	-
Tax Adjustments	3	-	1	-	11
Other Applications	-	-	-	-	-
<b>Total</b>	<b>30</b>	<b>10</b>	<b>30</b>	<b>10</b>	<b>74</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>-1</b>	<b>3</b>	<b>-5</b>	<b>9</b>	<b>-13</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Insurance and Real Estate Agencies (SIC 7611)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	309	20,248	1,339	56	37
less than 20	289	13,593	900	53	33
20 - 99	10	3,807	252	2	2
100 - 499	5	458	29	-	2
500 and over	5	2,390	158	1	-
1985					
Total	332	31,813	1,670	38	..
less than 20	305	20,942	1,101	32	..
20 - 99	16	6,654	349	4	..
100 - 499	6	454	23	1	..
500 and over	5	3,763	197	1	..

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>268</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>67</b>
Total Sales \$	52,034	1,645	5,295	11,689	33,405
Total Expense \$	48,065	1,511	4,958	11,120	30,476
Net Profit (loss) \$	3,969	134	337	569	2,929
<b>Businesses reporting a profit (No.)</b>	<b>191</b>	<b>46</b>	<b>50</b>	<b>46</b>	<b>49</b>
Total Sales \$	37,102	1,060	3,950	8,137	23,955
Total Expense \$	31,645	757	3,350	7,184	20,354
Net Profit \$	5,457	303	600	953	3,601
<b>Businesses reporting loss (No.)</b>	<b>77</b>	<b>21</b>	<b>17</b>	<b>21</b>	<b>18</b>
Total Sales \$	14,932	585	1,345	3,552	9,450
Total Expense \$	16,420	754	1,608	3,936	10,122
Net Loss \$	-1,488	-169	-263	-384	-672
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>267</b>	<b>66</b>	<b>67</b>	<b>67</b>	<b>67</b>
Total Sales \$	60,468	2,274	5,566	10,868	41,760
Total Expense \$	53,822	1,922	4,753	10,088	37,059
Net Profit (loss) \$	6,646	352	813	780	4,701
<b>Businesses reporting a profit (No.)</b>	<b>189</b>	<b>42</b>	<b>48</b>	<b>47</b>	<b>52</b>
Total Sales \$	45,257	1,472	4,152	7,597	32,036
Total Expense \$	37,265	899	3,139	6,365	26,862
Net Profit \$	7,992	573	1,013	1,232	5,174
<b>Businesses reporting a loss (No.)</b>	<b>78</b>	<b>24</b>	<b>19</b>	<b>20</b>	<b>15</b>
Total Sales \$	15,211	802	1,414	3,271	9,724
Total Expense \$	16,557	1,023	1,614	3,723	10,197
Net Loss \$	-1,346	-221	-200	-452	-473
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>303</b>	<b>70</b>	<b>76</b>	<b>78</b>	<b>79</b>
Total Sales \$	47,230	2,221	4,638	10,497	29,874
Total Expense \$	41,954	2,211	4,583	8,591	26,569
Net Profit (loss) \$	5,276	10	55	1,906	3,305
<b>Businesses reporting a profit (No.)</b>	<b>246</b>	<b>41</b>	<b>62</b>	<b>78</b>	<b>65</b>
Total Sales \$	41,355	1,228	3,946	10,497	25,684
Total Expense \$	35,677	1,056	3,793	8,591	22,237
Net Profit \$	5,678	172	153	1,906	3,447
<b>Businesses reporting a loss (No.)</b>	<b>57</b>	<b>29</b>	<b>14</b>	<b>-</b>	<b>14</b>
Total Sales \$	5,875	993	692	-	4,190
Total Expense \$	6,277	1,155	790	-	4,332
Net Loss \$	-402	-162	-98	-	-142
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>436</b>	<b>92</b>	<b>113</b>	<b>119</b>	<b>112</b>
Total Sales \$	77,955	2,624	9,113	17,827	48,391
Total Expense \$	74,847	2,541	8,626	16,443	47,237
Net Profit (loss) \$	3,108	83	487	1,384	1,154
<b>Businesses reporting a profit (No.)</b>	<b>347</b>	<b>71</b>	<b>94</b>	<b>102</b>	<b>80</b>
Total Sales \$	56,962	1,854	7,345	14,941	32,822
Total Expense \$	51,603	1,473	6,839	13,318	29,973
Net Profit \$	5,359	381	506	1,623	2,849
<b>Businesses reporting a loss (No.)</b>	<b>89</b>	<b>21</b>	<b>19</b>	<b>17</b>	<b>32</b>
Total Sales \$	20,993	770	1,768	2,886	15,569
Total Expense \$	23,244	1,068	1,787	3,125	17,264
Net Loss \$	-2,251	-298	-19	-239	-1,695

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Management Consulting Services (SIC 7771)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	*Top 25%						
Number of businesses (estimated)	84	--	--	--	--						
Businesses in sample	7										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
	Industry Average(2)						Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	% busi- nesses reporting	Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	6.9	--	--	--	--	68.5	10.1	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	0.8	--	--	--	--	68.5	1.2	--	--	--	--
Repairs & Maintenance	1.4	--	--	--	--	31.3	4.5	--	--	--	--
Heat, Light & Telephone	3.0	--	--	--	--	68.5	4.3	--	--	--	--
Business & Property Tax	0.7	--	--	--	--	16.9	3.9	--	--	--	--
Insurance	0.3	--	--	--	--	27.6	1.2	--	--	--	--
Rent	0.7	--	--	--	--	14.3	5.0	--	--	--	--
Personnel Expenses	45.1	--	--	--	--	83.1	54.3	--	--	--	--
Financial Expenses	9.3	--	--	--	--	100.0	9.3	--	--	--	--
Bank Interest & Charges	2.1	--	--	--	--	68.5	3.1	--	--	--	--
Professional Fees	7.2	--	--	--	--	83.1	8.7	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	5.8	--	--	--	--	68.5	8.5	--	--	--	--
Advertising	0.3	--	--	--	--	20.4	1.6	--	--	--	--
Supplies	1.5	--	--	--	--	68.5	2.2	--	--	--	--
Delivery	4.0	--	--	--	--	42.3	9.5	--	--	--	--
Other Expenses	12.9	--	--	--	--	100.0	12.9	--	--	--	--
Profit (loss)	19.9	--	--	--	--	100.0	19.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 7771 - Management Consulting Services**

Businesses primarily engaged in providing business and management consulting services such as: business management consulting services, customs consultants, financial management consultants, manager development consultants, organization management consultants, personnel management consultants and tariff and customs consultants



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Management Consulting Services (SIC 7771)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	84	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	9	--	--	--	--
Accounts and Notes Receivable	9	--	--	--	--
Inventory	-	--	--	--	--
Other Current Assets	36	--	--	--	--
<b>Total Current Assets</b>	<b>55</b>	--	--	--	--
Fixed Assets	66	--	--	--	--
Less: Accum. Dep. on Fixed Assets	33	--	--	--	--
Other Assets	1	--	--	--	--
<b>Total Assets</b>	<b>89</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	36	--	--	--	--
Other Current Liabilities	23	--	--	--	--
<b>Total Current Liabilities</b>	<b>59</b>	--	--	--	--
Mortgages Payable	2	--	--	--	--
Long Term Debt	6	--	--	--	--
Other Liabilities	3	--	--	--	--
<b>Total Liabilities</b>	<b>70</b>	--	--	--	--
<b>Total Equity</b>	<b>19</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Management Consulting Services (SIC 7771)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	84	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	5.0	--	--	--	--
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	4.0	--	--	--	--
Interest Coverage ratio (times)	81.6	--	--	--	--
Debt ratio (times)	0.3	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Management Consulting Services (SIC 7771)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	72	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	18	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	1	--	--	--	--
Advances From Owners and Affiliates	3	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	1	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>23</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	15	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	2	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	4	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>23</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>1</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Management Consulting Services (SIC 7771)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	96	13,731	689	22	13
less than 20	79	3,887	195	18	13
20 - 99	12	3,409	171	3	-
100 - 499	3	X	189	1	-
500 and over	X	X	134	-	-
1985					
Total	109	21,560	1,125	23	...
less than 20	92	5,681	296	20	
20 - 99	9	2,762	144	2	
100 - 499	6	X	506	1	
500 and over	X	X	179	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Management Consulting Services (SIC 7771)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>112</b>	<b>28</b>	<b>27</b>	<b>29</b>	<b>28</b>
Total Sales \$	13,938	347	770	2,104	10,717
Total Expense \$	11,660	322	354	1,443	9,541
Net Profit (loss) \$	2,278	25	416	661	1,176
<b>Businesses reporting a profit (No.)</b>	<b>95</b>	<b>22</b>	<b>25</b>	<b>26</b>	<b>22</b>
Total Sales \$	9,147	251	691	1,799	6,406
Total Expense \$	6,587	187	194	1,110	5,096
Net Profit \$	2,560	64	497	689	1,310
<b>Businesses reporting loss (No.)</b>	<b>17</b>	<b>6</b>	<b>2</b>	<b>3</b>	<b>6</b>
Total Sales \$	4,791	96	79	305	4,311
Total Expense \$	5,073	135	160	333	4,445
Net Loss \$	-282	-39	-81	-28	-134
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>112</b>	<b>28</b>	<b>28</b>	<b>28</b>	<b>28</b>
Total Sales \$	8,913	395	569	1,411	6,538
Total Expense \$	7,698	68	360	1,102	6,168
Net Profit (loss) \$	1,215	327	209	309	370
<b>Businesses reporting a profit (No.)</b>	<b>99</b>	<b>27</b>	<b>25</b>	<b>25</b>	<b>22</b>
Total Sales \$	6,822	382	507	1,200	4,733
Total Expense \$	5,429	53	279	866	4,231
Net Profit \$	1,393	329	228	334	502
<b>Businesses reporting a loss (No.)</b>	<b>13</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>6</b>
Total Sales \$	2,091	13	62	211	1,805
Total Expense \$	2,269	15	81	236	1,937
Net Loss \$	-178	-2	-19	-25	-132
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>133</b>	<b>28</b>	<b>26</b>	<b>34</b>	<b>45</b>
Total Sales \$	16,674	503	1,277	2,297	12,597
Total Expense \$	7,073	2,304	425	1,608	7,344
Net Profit (loss) \$	9,601	-1,801	852	689	5,253
<b>Businesses reporting a profit (No.)</b>	<b>132</b>	<b>28</b>	<b>26</b>	<b>34</b>	<b>44</b>
Total Sales \$	16,563	503	1,277	2,297	12,486
Total Expense \$	6,956	2,304	425	1,608	7,227
Net Profit \$	9,607	-1,801	852	689	5,259
<b>Businesses reporting a loss (No.)</b>	<b>1</b>	-	-	-	<b>1</b>
Total Sales \$	111	-	-	-	111
Total Expense \$	117	-	-	-	117
Net Loss \$	-6	-	-	-	-6
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>86</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>29</b>
Total Sales \$	14,982	491	516	611	13,364
Total Expense \$	13,626	396	477	611	12,142
Net Profit (loss) \$	1,356	95	39	-	1,222
<b>Businesses reporting a profit (No.)</b>	<b>85</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>28</b>
Total Sales \$	14,844	491	516	611	13,226
Total Expense \$	13,477	396	477	611	11,993
Net Profit \$	1,367	95	39	-	1,233
<b>Businesses reporting a loss (No.)</b>	<b>1</b>	-	-	-	<b>1</b>
Total Sales \$	138	-	-	-	138
Total Expense \$	149	-	-	-	149
Net Loss \$	-11	-	-	-	-11

1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick. Motels, Hotels and Motor Hotels (SIC 9111 & 9112)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	104	26	26	26	26
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	29	138	607
High sales value (\$000's)	(1)	29	138	607	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>36.7</b>	<b>61.1</b>	<b>41.4</b>	<b>28.1</b>	<b>18.7</b>	<b>100.0</b>	<b>36.7</b>	<b>61.1</b>	<b>41.4</b>	<b>28.1</b>	<b>18.7</b>
Mortgage Interest	4.8	...	...	...	...	37.9	12.6	...	...	...	...
Depreciation	6.0	6.0	8.5	5.7	4.2	85.0	7.1	15.4	8.5	5.7	4.2
Repairs & Maintenance	6.7	10.2	10.4	3.9	3.3	97.8	6.9	10.2	10.4	3.9	3.6
Heat, Light & Telephone	12.6	19.5	16.1	9.6	6.4	97.8	12.9	19.5	16.1	9.6	7.0
Business & Property Tax	4.3	8.6	3.0	3.5	2.2	88.3	4.9	8.6	4.5	3.5	2.6
Insurance	2.2	4.2	2.8	1.2	0.9	97.8	2.3	4.2	2.8	1.2	1.0
Rent	-	...	...	...	...	4.4	0.5	-	-	-	-
<b>Personnel Expenses</b>	<b>30.8</b>	<b>34.6</b>	<b>20.4</b>	<b>31.7</b>	<b>34.7</b>	<b>94.4</b>	<b>32.6</b>	<b>44.7</b>	<b>20.4</b>	<b>31.7</b>	<b>34.7</b>
<b>Financial Expenses</b>	<b>3.7</b>	<b>4.1</b>	<b>3.5</b>	<b>3.3</b>	<b>4.0</b>	<b>97.8</b>	<b>3.8</b>	<b>4.1</b>	<b>3.5</b>	<b>3.3</b>	<b>4.3</b>
Bank Interest & Charges	2.1	0.5	2.8	2.6	2.4	75.1	2.8	1.2	2.8	3.3	2.8
Professional Fees	1.5	3.6	0.7	0.8	0.8	97.8	1.5	3.6	0.7	0.8	0.8
Franchise Fees	0.2	...	...	...	...	4.5	4.4	-	-	-	-
<b>Sales and Admin. Expenses</b>	<b>7.5</b>	<b>12.0</b>	<b>7.5</b>	<b>6.2</b>	<b>4.6</b>	<b>97.8</b>	<b>7.7</b>	<b>12.0</b>	<b>7.5</b>	<b>6.2</b>	<b>5.1</b>
Advertising	0.9	-	0.7	1.6	1.3	71.6	1.3	-	1.4	1.6	1.4
Supplies	3.4	5.2	2.6	3.0	2.6	94.0	3.6	5.2	3.1	3.0	2.9
Delivery	1.1	1.7	1.4	1.0	0.2	68.4	1.6	2.8	2.0	1.0	0.6
Laundry & Cleaning Expenses	2.1	5.0	2.8	0.5	0.5	56.8	3.7	8.1	3.9	1.4	0.8
<b>Other Expenses</b>	<b>22.1</b>	<b>8.4</b>	<b>15.9</b>	<b>29.5</b>	<b>32.4</b>	<b>90.5</b>	<b>24.4</b>	<b>13.6</b>	<b>15.9</b>	<b>29.5</b>	<b>32.4</b>
<b>Profit (loss)</b>	<b>-0.7</b>	<b>-20.2</b>	<b>11.3</b>	<b>1.2</b>	<b>5.6</b>	<b>100.0</b>	<b>-0.7</b>	<b>-20.2</b>	<b>11.3</b>	<b>1.2</b>	<b>5.6</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

#### Standard Industrial Classification Definition:

##### SIC 9111 & 9112 - Motels, Hotels and Motor Hotels

Businesses primarily engaged in providing short term accommodation to the public, with or without food, beverage and other services. Those firms with six or more hotel or motel hotel-type rooms are classified here regardless of the major source of revenue. A hotel-type room has access only from the interior of the building and a motel hotel-type room has access from both the interior and exterior



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	104	26	26	26	26
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	29	138	607
High sales value (\$000's)	(1)	29	138	607	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	45	-	1	88	79
Accounts and Notes Receivable	6	-	-	7	17
Inventory	16	-	-	44	16
Other Current Assets	13	-	1	6	41
<b>Total Current Assets</b>	<b>80</b>	<b>-</b>	<b>2</b>	<b>145</b>	<b>154</b>
Fixed Assets	362	-	82	477	819
Less: Accum. Dep. on Fixed Assets	136	-	15	210	290
Other Assets	6	-	-	18	4
<b>Total Assets</b>	<b>312</b>	<b>-</b>	<b>68</b>	<b>430</b>	<b>687</b>
<b>Liabilities and Equity</b>					
Current Loans	23	-	3	55	26
Other Current Liabilities	64	-	12	123	104
<b>Total Current Liabilities</b>	<b>87</b>	<b>-</b>	<b>16</b>	<b>179</b>	<b>131</b>
Mortgages Payable	70	-	6	142	114
Long Term Debt	25	-	-	12	83
Other Liabilities	91	-	6	76	265
<b>Total Liabilities</b>	<b>272</b>	<b>-</b>	<b>28</b>	<b>409</b>	<b>591</b>
<b>Total Equity</b>	<b>39</b>	<b>-</b>	<b>40</b>	<b>21</b>	<b>96</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	104	26	26	26	26
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	29	138	607
High sales value (\$000's)	(1)	29	138	607	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.7	-	0.1	0.7	1.0
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	3.0	-	0.7	1.6	5.7
Interest Coverage ratio (times)	4.1	8.2	4.3	0.9	3.6
Debt ratio (times)	0.8	-	0.4	1.0	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick. Motels, Hotels and Motor Hotels (SIC 9111 & 9112)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	52	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	62	--	--	--	--
Sale of Fixed Assets	84	--	--	--	--
Increase in Long Term Debt	117	--	--	--	--
Advances From Owners and Affiliates	34	--	--	--	--
From Government	3	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>300</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	53	--	--	--	--
Payment of Dividends	20	--	--	--	--
Repayment of Long Term Debt	107	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	40	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>220</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>80</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick. Motels, Hotels and Motor Hotels (SIC 9111 & 9112)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
<b>1982</b>					
<b>Total</b>	<b>213</b>	<b>23,645</b>	<b>3,408</b>	<b>30</b>	<b>13</b>
less than 20	169	4,982	710	23	10
20 - 99	35	8,326	1,204	6	3
100 - 499	6	5,159	746	1	-
500 and over	3	5,178	748	-	-
<b>1985</b>					
<b>Total</b>	<b>211</b>	<b>30,963</b>	<b>3,699</b>	<b>25</b>	<b>..</b>
less than 20	168	6,456	771	19	
20 - 99	33	11,648	1,392	2	
100 - 499	4	2,994	357	2	
500 and over	6	9,865	1,179	2	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>160</b>	<b>35</b>	<b>44</b>	<b>37</b>	<b>44</b>
Total Sales \$	30,957	676	2,665	5,404	22,212
Total Expense \$	30,065	754	2,312	4,879	22,120
Net Profit (loss) \$	892	-78	353	525	92
<b>Businesses reporting a profit (No.)</b>	<b>95</b>	<b>-</b>	<b>43</b>	<b>30</b>	<b>22</b>
Total Sales \$	18,703	-	2,577	4,299	11,827
Total Expense \$	16,616	-	2,216	3,720	10,680
Net Profit \$	2,087	-	361	579	1,147
<b>Businesses reporting loss (No.)</b>	<b>65</b>	<b>35</b>	<b>1</b>	<b>7</b>	<b>22</b>
Total Sales \$	12,254	676	88	1,105	10,385
Total Expense \$	13,449	754	96	1,159	11,440
Net Loss \$	-1,195	-78	-8	-54	-1,055
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>103</b>	<b>25</b>	<b>26</b>	<b>26</b>	<b>26</b>
Total Sales \$	30,507	653	2,030	7,205	20,619
Total Expense \$	29,461	1,123	2,001	7,435	18,902
Net Profit (loss) \$	1,046	-470	29	-230	1,717
<b>Businesses reporting a profit (No.)</b>	<b>58</b>	<b>3</b>	<b>19</b>	<b>16</b>	<b>20</b>
Total Sales \$	22,199	129	1,399	4,594	16,077
Total Expense \$	19,774	125	1,252	4,381	14,016
Net Profit \$	2,425	4	147	213	2,061
<b>Businesses reporting a loss (No.)</b>	<b>45</b>	<b>22</b>	<b>7</b>	<b>10</b>	<b>6</b>
Total Sales \$	8,308	524	631	2,611	4,542
Total Expense \$	9,687	998	749	3,054	4,886
Net Loss \$	-1,379	-474	-118	-443	-344
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>133</b>	<b>31</b>	<b>35</b>	<b>26</b>	<b>41</b>
Total Sales \$	28,522	716	2,908	4,272	20,626
Total Expense \$	25,266	541	2,489	3,939	18,297
Net Profit (loss) \$	3,256	175	419	333	2,329
<b>Businesses reporting a profit (No.)</b>	<b>97</b>	<b>29</b>	<b>24</b>	<b>22</b>	<b>22</b>
Total Sales \$	20,334	644	1,881	3,422	14,387
Total Expense \$	16,651	451	1,423	2,963	11,814
Net Profit \$	3,683	193	458	459	2,573
<b>Businesses reporting a loss (No.)</b>	<b>36</b>	<b>2</b>	<b>11</b>	<b>4</b>	<b>19</b>
Total Sales \$	8,188	72	1,027	850	6,239
Total Expense \$	8,615	90	1,066	976	6,483
Net Loss \$	-427	-18	-39	-126	-244
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>105</b>	<b>26</b>	<b>23</b>	<b>29</b>	<b>27</b>
Total Sales \$	37,072	660	2,272	10,284	23,856
Total Expense \$	34,355	820	2,079	10,053	21,403
Net Profit (loss) \$	2,717	-160	193	231	2,453
<b>Businesses reporting a profit (No.)</b>	<b>69</b>	<b>9</b>	<b>19</b>	<b>16</b>	<b>25</b>
Total Sales \$	29,660	182	1,714	5,883	21,881
Total Expense \$	26,199	142	1,464	5,230	19,363
Net Profit \$	3,461	40	250	653	2,518
<b>Businesses reporting a loss (No.)</b>	<b>36</b>	<b>17</b>	<b>4</b>	<b>13</b>	<b>2</b>
Total Sales \$	7,412	478	558	4,401	1,975
Total Expense \$	8,156	678	615	4,823	2,040
Net Loss \$	-744	-200	-57	-422	-65

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	388	97	97	97	97
Businesses in sample	50				
Low sales value (\$000's)	(1)	(1)	42	176	280
High sales value (\$000's)	(1)	42	176	280	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	46.7	60.4	41.7	48.0	42.9	100.0	46.7	60.4	41.7	48.0	42.9
Occupancy Expenses	15.5	10.9	18.2	16.3	14.4	100.0	15.5	10.9	18.2	16.3	14.4
Mortgage Interest	-	...	...	...	...	0.4	1.0	-	-	-	-
Depreciation	4.0	1.9	5.9	4.1	3.0	76.6	5.2	10.4	6.9	4.9	3.1
Repairs & Maintenance	1.9	0.7	2.0	2.5	1.9	92.4	2.0	1.0	2.2	2.5	1.9
Heat, Light & Telephone	3.5	4.8	3.6	2.7	3.5	100.0	3.5	4.8	3.6	2.7	3.5
Business & Property Tax	0.9	0.3	1.8	0.3	0.7	76.4	1.2	0.7	1.8	0.6	0.8
Insurance	0.9	1.4	1.1	0.6	0.4	91.7	0.9	1.8	1.1	0.6	0.5
Rent	4.3	1.8	3.8	6.1	4.9	54.9	7.8	6.8	9.6	9.0	6.1
Personnel Expenses	28.1	11.4	35.9	29.8	27.8	95.5	29.4	15.4	35.9	29.8	27.8
Financial Expenses	3.5	1.6	4.4	3.9	3.1	95.5	3.6	2.2	4.4	3.9	3.1
Bank Interest & Charges	2.5	1.3	4.0	2.1	2.0	85.9	3.0	7.3	4.0	2.1	2.0
Professional Fees	0.5	0.3	0.4	0.6	0.7	76.9	0.6	0.4	0.8	0.6	0.7
Franchise Fees	0.4	...	...	...	...	14.3	3.0	-	-	-	-
Sales and Admin. Expenses	5.2	12.2	4.0	2.1	4.8	100.0	5.2	12.2	4.0	2.1	4.8
Advertising	1.1	1.0	0.9	0.9	1.7	94.9	1.2	1.4	0.9	0.9	1.7
Supplies	1.9	4.4	1.3	0.9	2.1	97.9	2.0	4.4	1.3	0.9	2.2
Delivery	1.7	5.7	1.4	0.2	0.8	68.3	2.5	5.7	1.8	0.7	1.2
Fuel Expense	0.4	...	...	...	...	20.8	1.8	...	...	-	-
Other Expenses	2.0	4.0	1.0	0.4	3.2	82.8	2.4	7.7	1.1	0.5	3.3
Profit (loss)	-0.9	-0.5	-5.1	-0.5	3.7	100.0	-0.9	-0.5	-5.1	-0.5	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 9211 & 9212 - Licensed and Unlicensed Restaurants**

Businesses primarily engaged in preparing and serving meals for consumption on the premises either licensed or unlicensed to serve alcoholic beverages



**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	388	97	97	97	97
Businesses in sample	50				
Low sales value (\$000's)	(1)	(1)	42	176	280
High sales value (\$000's)	(1)	42	176	280	(1)
Average (\$000's)					
<b>Assets</b>					
Cash	5	-	1	6	14
Accounts and Notes Receivable	1	-	-	1	4
Inventory	6	-	2	5	14
Other Current Assets	4	-	3	-	10
<b>Total Current Assets</b>	16	-	7	12	42
Fixed Assets	97	-	51	83	229
Less: Accum. Dep. on Fixed Assets	35	-	31	23	74
Other Assets	7	-	3	6	17
<b>Total Assets</b>	<b>85</b>	<b>-</b>	<b>29</b>	<b>78</b>	<b>214</b>
<b>Liabilities and Equity</b>					
Current Loans	6	-	1	11	12
Other Current Liabilities	24	-	9	32	52
<b>Total Current Liabilities</b>	30	-	10	42	63
Mortgages Payable	5	-	-	5	14
Long Term Debt	12	-	7	15	23
Other Liabilities	30	-	29	13	66
<b>Total Liabilities</b>	<b>77</b>	<b>-</b>	<b>46</b>	<b>75</b>	<b>167</b>
<b>Total Equity</b>	<b>8</b>	<b>-</b>	<b>-17</b>	<b>3</b>	<b>47</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	388	97	97	97	97
Businesses in sample	50				
Low sales value (\$000's)	(1)	(1)	42	176	280
High sales value (\$000's)	(1)	42	176	280	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.8	-	0.9	0.6	1.0
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-3.1	-	-0.9	-5.3	-3.5
Interest Coverage ratio (times)	3.1	0.4	3.1	1.3	5.2
Debt ratio (times)	1.6	-	2.9	0.9	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick. Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	47	47	47	48
Businesses in sample	20				
Low sales value (\$000's)	(1)	(1)	141	195	392
High sales value (\$000's)	(1)	141	195	392	(1)
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	19	-1	18	16	42
Sale of Fixed Assets	6	-	-	-	21
Increase in Long Term Debt	16	15	-	19	18
Advances From Owners and Affiliates	2	6	-	-	1
From Government	4	13	-	3	-
Increase in Share Capital	-	-	-	-	1
Sale of Investments	-	-	-	-	1
Tax Adjustments	-	-	-	-	-
Other Sources	-	-	-	-	-
<b>Total</b>	<b>47</b>	<b>32</b>	<b>18</b>	<b>38</b>	<b>84</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	20	27	-	17	26
Payment of Dividends	-	-	-	-	-
Repayment of Long Term Debt	15	-	9	8	40
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	3	-	-	-	10
Repayment of Adv. From Owners and Affil.	5	2	2	5	7
Decrease in Equity	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Applications	1	-	-	2	-
<b>Total</b>	<b>43</b>	<b>29</b>	<b>11</b>	<b>32</b>	<b>84</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>6</b>	<b>-</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick. Food Services (SIC 921)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	865	47,088	6,802	201	106
less than 20	788	22,194	3,205	185	91
20 - 99	61	12,181	1,760	13	14
100 - 499	10	8,236	1,190	2	1
500 and over	6	4,477	647	1	-
1985					
Total	907	63,444	8,210	157	-
less than 20	816	27,722	3,588	148	-
20 - 99	70	17,836	2,308	8	-
100 - 499	16	13,379	1,731	1	-
500 and over	5	4,507	583	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	T 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>592</b>	<b>147</b>	<b>144</b>	<b>152</b>	<b>1</b>
Total Sales \$	105,218	3,826	9,528	22,450	69,4
Total Expense \$	102,104	3,442	8,976	21,160	68,5
Net Profit (loss) \$	3,114	384	552	1,290	8
<b>Businesses reporting a profit (No.)</b>	<b>446</b>	<b>122</b>	<b>116</b>	<b>128</b>	<b>1</b>
Total Sales \$	63,231	3,165	7,664	18,914	33,4
Total Expense \$	57,597	2,615	6,907	17,310	30,7
Net Profit \$	5,634	550	757	1,604	2,7
<b>Businesses reporting loss (No.)</b>	<b>146</b>	<b>25</b>	<b>28</b>	<b>24</b>	<b>1</b>
Total Sales \$	41,987	661	1,864	3,536	35,9
Total Expense \$	44,507	827	2,069	3,850	37,7
Net Loss \$	-2,520	-166	-205	-314	-1,8
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>702</b>	<b>168</b>	<b>178</b>	<b>180</b>	<b>1</b>
Total Sales \$	105,454	3,244	10,626	22,391	69,1
Total Expense \$	101,674	3,321	10,236	21,133	66,9
Net Profit (loss) \$	3,780	-77	390	1,258	2,2
<b>Businesses reporting a profit (No.)</b>	<b>465</b>	<b>104</b>	<b>120</b>	<b>133</b>	<b>1</b>
Total Sales \$	71,931	2,155	7,737	16,526	45,5
Total Expense \$	65,834	1,821	6,952	15,011	42,0
Net Profit \$	6,097	334	785	1,515	3,4
<b>Businesses reporting a loss (No.)</b>	<b>237</b>	<b>64</b>	<b>58</b>	<b>47</b>	<b>1</b>
Total Sales \$	33,523	1,089	2,889	5,865	23,6
Total Expense \$	35,840	1,500	3,284	6,122	24,9
Net Loss \$	-2,317	-411	-395	-257	-1,2
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>600</b>	<b>146</b>	<b>149</b>	<b>153</b>	<b>1</b>
Total Sales \$	107,033	3,948	9,285	20,186	73,6
Total Expense \$	102,963	4,285	8,888	19,460	70,3
Net Profit (loss) \$	4,070	-337	397	726	3,2
<b>Businesses reporting a profit (No.)</b>	<b>404</b>	<b>87</b>	<b>102</b>	<b>96</b>	<b>1</b>
Total Sales \$	83,886	2,678	6,124	13,402	61,6
Total Expense \$	77,974	2,406	5,599	12,430	57,5
Net Profit \$	5,912	272	525	972	4,1
<b>Businesses reporting a loss (No.)</b>	<b>196</b>	<b>59</b>	<b>47</b>	<b>57</b>	<b>1</b>
Total Sales \$	23,147	1,270	3,161	6,784	11,9
Total Expense \$	24,989	1,879	3,289	7,030	12,7
Net Loss \$	-1,842	-609	-128	-246	-2
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>389</b>	<b>91</b>	<b>102</b>	<b>95</b>	<b>1</b>
Total Sales \$	95,777	3,025	11,265	20,137	61,3
Total Expense \$	93,170	3,210	10,987	19,649	59,3
Net Profit (loss) \$	2,607	-185	278	488	2,0
<b>Businesses reporting a profit (No.)</b>	<b>258</b>	<b>24</b>	<b>77</b>	<b>68</b>	<b>1</b>
Total Sales \$	78,725	494	8,042	15,088	55,1
Total Expense \$	75,294	430	7,510	14,472	52,8
Net Profit \$	3,431	64	532	616	2,2
<b>Businesses reporting a loss (No.)</b>	<b>131</b>	<b>67</b>	<b>25</b>	<b>27</b>	<b>1</b>
Total Sales \$	17,052	2,531	3,223	5,049	6,2
Total Expense \$	17,876	2,780	3,477	5,177	6,4
Net Loss \$	-824	-249	-254	-128	-1

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page





**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	T 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>197</b>	<b>49</b>	<b>49</b>	<b>49</b>	
Total Sales \$	50,394	1,500	6,149	10,759	31.9
Total Expense \$	49,589	1,468	6,182	9,943	31.9
Net Profit (loss) \$	805	32	-33	816	-
<b>Businesses reporting a profit (No.)</b>	<b>129</b>	<b>39</b>	<b>35</b>	<b>35</b>	
Total Sales \$	24,514	1,061	4,501	7,485	11.4
Total Expense \$	22,223	924	4,338	6,569	10.3
Net Profit \$	2,291	137	163	916	1.0
<b>Businesses reporting loss (No.)</b>	<b>68</b>	<b>10</b>	<b>14</b>	<b>14</b>	
Total Sales \$	25,880	439	1,648	3,274	20.5
Total Expense \$	27,366	544	1,844	3,374	21.6
Net Loss \$	-1,486	-105	-196	-100	-1.0
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>175</b>	<b>44</b>	<b>43</b>	<b>44</b>	
Total Sales \$	39,107	1,912	5,252	9,868	22.0
Total Expense \$	37,674	1,890	4,862	9,722	21.2
Net Profit (loss) \$	1,433	22	390	146	8
<b>Businesses reporting a profit (No.)</b>	<b>104</b>	<b>32</b>	<b>23</b>	<b>22</b>	
Total Sales \$	23,921	1,405	2,655	4,825	15.0
Total Expense \$	21,321	1,244	2,127	4,341	13.6
Net Profit \$	2,600	161	528	484	1.7
<b>Businesses reporting a loss (No.)</b>	<b>71</b>	<b>12</b>	<b>20</b>	<b>22</b>	
Total Sales \$	15,186	507	2,597	5,043	7.7
Total Expense \$	16,353	646	2,735	5,381	7.7
Net Loss \$	-1,167	-139	-138	-338	-
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>309</b>	<b>65</b>	<b>77</b>	<b>82</b>	
Total Sales \$	71,519	1,855	5,661	13,626	50.0
Total Expense \$	69,229	2,368	5,665	12,910	48.0
Net Profit (loss) \$	2,290	-513	-4	716	2.0
<b>Businesses reporting a profit (No.)</b>	<b>168</b>	<b>23</b>	<b>28</b>	<b>53</b>	
Total Sales \$	54,358	1,039	2,285	9,796	41.0
Total Expense \$	50,712	978	2,108	9,018	38.0
Net Profit \$	3,646	61	177	778	2.0
<b>Businesses reporting a loss (No.)</b>	<b>141</b>	<b>42</b>	<b>49</b>	<b>29</b>	
Total Sales \$	17,161	816	3,376	3,830	9.0
Total Expense \$	18,517	1,390	3,557	3,892	9.0
Net Loss \$	-1,356	-574	-181	-62	-
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>389</b>	<b>91</b>	<b>102</b>	<b>95</b>	<b>10</b>
Total Sales \$	95,777	3,025	11,265	20,137	61.35
Total Expense \$	93,170	3,210	10,987	19,649	59.32
Net Profit (loss) \$	2,607	-185	278	488	2.02
<b>Businesses reporting a profit (No.)</b>	<b>258</b>	<b>24</b>	<b>77</b>	<b>68</b>	<b>8</b>
Total Sales \$	78,725	494	8,042	15,088	55.10
Total Expense \$	75,294	430	7,510	14,472	52.88
Net Profit \$	3,431	64	532	616	2.27
<b>Businesses reporting a loss (No.)</b>	<b>131</b>	<b>67</b>	<b>25</b>	<b>27</b>	<b>1</b>
Total Sales \$	17,052	2,531	3,223	5,049	6.24
Total Expense \$	17,876	2,780	3,477	5,177	6.44
Net Loss \$	-824	-249	-254	-128	-1.19

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	182	--	--	--	--						
Businesses in sample	13										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
	Industry Average(2)						Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	% busi- nesses reporting	Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	42.6	--	--	--	--	100.0	42.6	--	--	--	--
Occupancy Expenses	17.3	--	--	--	--	100.0	17.3	--	--	--	--
Mortgage Interest	-	--	--	--	--	5.7	0.7	--	--	--	--
Depreciation	2.0	--	--	--	--	100.0	2.0	--	--	--	--
Repairs & Maintenance	2.1	--	--	--	--	100.0	2.1	--	--	--	--
Heat, Light & Telephone	5.4	--	--	--	--	100.0	5.4	--	--	--	--
Business & Property Tax	1.1	--	--	--	--	92.4	1.2	--	--	--	--
Insurance	0.8	--	--	--	--	89.5	0.9	--	--	--	--
Rent	5.9	--	--	--	--	83.1	7.1	--	--	--	--
Personnel Expenses	29.7	--	--	--	--	100.0	29.7	--	--	--	--
Financial Expenses	3.1	--	--	--	--	95.9	3.2	--	--	--	--
Bank Interest & Charges	1.9	--	--	--	--	89.2	2.1	--	--	--	--
Professional Fees	0.6	--	--	--	--	78.6	0.8	--	--	--	--
Franchise Fees	0.6	--	--	--	--	12.8	4.7	--	--	--	--
Sales and Admin. Expenses	3.3	--	--	--	--	100.0	3.3	--	--	--	--
Advertising	1.2	--	--	--	--	80.0	1.4	--	--	--	--
Supplies	0.6	--	--	--	--	78.4	0.8	--	--	--	--
Delivery	1.5	--	--	--	--	58.4	2.5	--	--	--	--
Fuel Expense	-	--	--	--	--	2.5	0.9	--	--	--	--
Other Expenses	2.8	--	--	--	--	80.0	3.5	--	--	--	--
Profit (loss)	1.2	--	--	--	--	100.0	1.2	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 9213 - Take-Out Food Services**

Businesses primarily engaged in preparing and selling packaged or wrapped food to the public for consumption away from the premises such as: take-out chinese foods, doughnut shops, take-out fish and chips, take-out fried chicken, hot dog stands, ice cream stands, take-out pizzerias, refreshment booths, and prepared food take-out service (exc. caterers and mobile food services).

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	182	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	17	--	--	--	--
Accounts and Notes Receivable	1	--	--	--	--
Inventory	6	--	--	--	--
Other Current Assets	2	--	--	--	--
<b>Total Current Assets</b>	<b>26</b>	--	--	--	--
Fixed Assets	62	--	--	--	--
Less: Accum. Dep. on Fixed Assets	28	--	--	--	--
Other Assets	6	--	--	--	--
<b>Total Assets</b>	<b>66</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	5	--	--	--	--
Other Current Liabilities	32	--	--	--	--
<b>Total Current Liabilities</b>	<b>37</b>	--	--	--	--
Mortgages Payable	3	--	--	--	--
Long Term Debt	10	--	--	--	--
Other Liabilities	19	--	--	--	--
<b>Total Liabilities</b>	<b>69</b>	--	--	--	--
<b>Total Equity</b>	<b>-2</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	182	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.9	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	0.8	--	--	--	--
Interest Coverage ratio (times)	0.1	--	--	--	--
Debt ratio (times)	1.8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Take-Out Food Services (SIC 9213)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	96	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	13	--	--	--	--
Sale of Fixed Assets	2	--	--	--	--
Increase in Long Term Debt	3	--	--	--	--
Advances From Owners and Affiliates	10	--	--	--	--
From Government	1	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	2	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	1	--	--	--	--
<b>Total</b>	<b>32</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	8	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	11	--	--	--	--
Current Portion of Long Term Debt	1	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	3	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>25</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>7</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Food Services (SIC 921)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	865	47,088	6,802	201	106
less than 20	788	22,194	3,205	185	91
20 - 99	61	12,181	1,760	13	14
100 - 499	10	8,236	1,190	2	1
500 and over	6	4,477	647	1	-
1985					
Total	907	63,444	8,210	157	...
less than 20	816	27,722	3,588	148	
20 - 99	70	17,836	2,308	8	
100 - 499	16	13,379	1,731	1	
500 and over	5	4,507	583	-	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>177</b>	<b>41</b>	<b>47</b>	<b>44</b>	<b>45</b>
Total Sales \$	32,524	1,430	3,421	7,537	20,136
Total Expense \$	31,382	1,393	3,279	6,822	19,888
Net Profit (loss) \$	1,142	37	142	715	248
<b>Businesses reporting a profit (No.)</b>	<b>127</b>	<b>28</b>	<b>36</b>	<b>40</b>	<b>23</b>
Total Sales \$	21,918	974	2,654	6,835	11,455
Total Expense \$	20,119	887	2,411	6,048	10,773
Net Profit \$	1,799	87	243	787	682
<b>Businesses reporting loss (No.)</b>	<b>50</b>	<b>13</b>	<b>11</b>	<b>4</b>	<b>22</b>
Total Sales \$	10,606	456	767	702	8,681
Total Expense \$	11,263	506	868	774	9,115
Net Loss \$	-657	-50	-101	-72	-434
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>236</b>	<b>57</b>	<b>61</b>	<b>59</b>	<b>59</b>
Total Sales \$	35,143	1,024	2,490	6,881	24,748
Total Expense \$	34,254	1,196	2,570	6,447	24,041
Net Profit (loss) \$	889	-172	-80	434	707
<b>Businesses reporting a profit (No.)</b>	<b>144</b>	<b>32</b>	<b>29</b>	<b>52</b>	<b>31</b>
Total Sales \$	21,716	700	1,290	6,089	13,637
Total Expense \$	19,957	638	1,161	5,589	12,569
Net Profit \$	1,759	62	129	500	1,068
<b>Businesses reporting a loss (No.)</b>	<b>92</b>	<b>25</b>	<b>32</b>	<b>7</b>	<b>28</b>
Total Sales \$	13,427	324	1,200	792	11,111
Total Expense \$	14,297	558	1,409	858	11,472
Net Loss \$	-870	-234	-209	-66	-361
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>206</b>	<b>47</b>	<b>54</b>	<b>52</b>	<b>53</b>
Total Sales \$	25,278	1,088	2,443	4,728	17,019
Total Expense \$	23,996	912	2,341	4,516	16,227
Net Profit (loss) \$	1,282	176	102	212	792
<b>Businesses reporting a profit (No.)</b>	<b>171</b>	<b>37</b>	<b>50</b>	<b>41</b>	<b>43</b>
Total Sales \$	21,540	864	2,266	3,550	14,860
Total Expense \$	19,903	681	2,155	3,281	13,786
Net Profit \$	1,637	183	111	269	1,074
<b>Businesses reporting a loss (No.)</b>	<b>35</b>	<b>10</b>	<b>4</b>	<b>11</b>	<b>10</b>
Total Sales \$	3,738	224	177	1,178	2,159
Total Expense \$	4,093	231	186	1,235	2,441
Net Loss \$	-355	-7	-9	-57	-282
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>235</b>	<b>48</b>	<b>68</b>	<b>53</b>	<b>66</b>
Total Sales \$	45,820	1,315	6,831	10,274	27,400
Total Expense \$	44,449	993	6,626	9,908	26,922
Net Profit (loss) \$	1,371	322	205	366	478
<b>Businesses reporting a profit (No.)</b>	<b>176</b>	<b>47</b>	<b>45</b>	<b>42</b>	<b>42</b>
Total Sales \$	35,774	1,288	4,955	8,293	21,238
Total Expense \$	33,673	960	4,629	7,883	20,201
Net Profit \$	2,101	328	326	410	1,037
<b>Businesses reporting a loss (No.)</b>	<b>59</b>	<b>1</b>	<b>23</b>	<b>11</b>	<b>24</b>
Total Sales \$	10,046	27	1,876	1,981	6,162
Total Expense \$	10,776	33	1,997	2,025	6,721
Net Loss \$	-730	-6	-121	-44	-559

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick Barber and Beauty Shops (SIC 971)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	505	126	126	126	127
Businesses in sample	24				
Low sales value (\$000's)	(1)	(1)	12	19	43
High sales value (\$000's)	(1)	12	19	43	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>23.9</b>	<b>35.8</b>	<b>23.5</b>	<b>20.7</b>	<b>18.9</b>	<b>100.0</b>	<b>23.9</b>	<b>35.8</b>	<b>23.5</b>	<b>20.7</b>	<b>18.9</b>
Mortgage Interest	-	-	-	-	-	-	-	-	-	-	-
Depreciation	1.4	0.8	1.3	0.6	2.9	61.3	2.3	0.8	4.0	1.6	3.2
Repairs & Maintenance	1.4	2.3	1.1	1.2	1.4	63.0	2.3	2.3	3.3	1.8	2.1
Heat, Light & Telephone	4.3	6.1	3.4	4.0	4.4	100.0	4.3	6.1	3.4	4.0	4.4
Business & Property Tax	1.1	3.5	0.7	0.1	0.8	57.1	1.9	7.1	1.0	0.2	1.0
Insurance	1.6	4.6	1.4	0.5	0.7	76.7	2.0	4.6	2.1	1.0	0.7
Rent	14.0	18.5	15.6	14.3	8.7	76.8	18.3	37.0	23.5	14.3	10.5
<b>Personnel Expenses</b>	<b>22.6</b>	<b>-</b>	<b>1.0</b>	<b>40.0</b>	<b>44.7</b>	<b>62.2</b>	<b>36.4</b>	<b>-</b>	<b>3.1</b>	<b>40.0</b>	<b>44.7</b>
<b>Financial Expenses</b>	<b>2.6</b>	<b>3.4</b>	<b>2.9</b>	<b>1.1</b>	<b>3.2</b>	<b>100.0</b>	<b>2.6</b>	<b>3.4</b>	<b>2.9</b>	<b>1.1</b>	<b>3.2</b>
Bank Interest & Charges	1.9	3.2	2.1	0.6	2.2	79.2	2.4	6.4	3.2	0.6	2.3
Professional Fees	0.6	0.2	0.7	0.4	1.0	85.4	0.7	0.5	0.7	0.6	1.0
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
<b>Sales and Admin. Expenses</b>	<b>10.1</b>	<b>13.8</b>	<b>7.8</b>	<b>6.6</b>	<b>13.5</b>	<b>100.0</b>	<b>10.1</b>	<b>13.8</b>	<b>7.8</b>	<b>6.6</b>	<b>13.5</b>
Advertising	1.2	0.9	0.6	1.4	2.0	90.6	1.4	1.8	0.6	1.4	2.0
Supplies	6.0	5.9	3.5	3.9	10.9	88.7	6.8	11.8	3.5	4.1	11.3
Delivery	2.9	...	...	...	...	50.1	5.7	...	...	...	...
<b>Other Expenses</b>	<b>9.9</b>	<b>9.0</b>	<b>9.3</b>	<b>14.1</b>	<b>7.1</b>	<b>94.0</b>	<b>10.6</b>	<b>9.0</b>	<b>9.3</b>	<b>16.6</b>	<b>7.6</b>
<b>Profit (loss)</b>	<b>30.9</b>	<b>38.0</b>	<b>55.5</b>	<b>17.6</b>	<b>12.7</b>	<b>100.0</b>	<b>30.9</b>	<b>38.0</b>	<b>55.5</b>	<b>17.6</b>	<b>12.7</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

**Standard Industrial Classification Definition:**

**SIC 971 - Barber and Beauty Shops**

Businesses primarily engaged in providing beauty or hairdressing services

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Barber and Beauty Shops (SIC 971)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	505	126	126	126	127
Businesses in sample	24				
Low sales value (\$000's)	(1)	(1)	12	19	43
High sales value (\$000's)	(1)	12	19	43	(1)
Average (\$000's)					0
<b>Assets</b>					
Cash	1	1	-	-	1
Accounts and Notes Receivable	-	-	-	-	1
Inventory	-	-	-	-	2
Other Current Assets	-	-	-	-	1
<b>Total Current Assets</b>	1	2	-	-	4
Fixed Assets	6	1	-	5	16
Less: Accum. Dep. on Fixed Assets	2	-	-	1	7
Other Assets	1	-	-	-	4
<b>Total Assets</b>	6	3	-	5	17
<b>Liabilities and Equity</b>					
Current Loans	2	2	-	3	1
Other Current Liabilities	1	-	-	-	5
<b>Total Current Liabilities</b>	3	2	-	3	6
Mortgages Payable	-	-	-	-	-
Long Term Debt	1	-	-	-	2
Other Liabilities	1	-	-	-	4
<b>Total Liabilities</b>	5	2	-	3	13
<b>Total Equity</b>	2	-	-	1	5

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Barber and Beauty Shops (SIC 971)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	505	126	126	126	127
Businesses in sample	24				
Low sales value (\$000's)	(1)	(1)	12	19	43
High sales value (\$000's)	(1)	12	19	43	(1)
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.3	0.8	-	0.1	2.7
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	1.0	5.4	-	2.4	-2.8
Interest Coverage ratio (times)	36.4	5.3	43.0	44.4	34.6
Debt ratio (times)	0.7	0.8	-	0.7	0.6

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Barber and Beauty Shops (SIC 971)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	40	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	10	--	--	--	--
Sale of Fixed Assets	9	--	--	--	--
Increase in Long Term Debt	1	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>19</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	2	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	4	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>9</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>10</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Barber and Beauty Shops (SIC 971)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	285	6,620	783	61	38
less than 20	281	5,679	673	61	37
20 - 99	3	X	89	-	1
100 - 499	-	-	-	-	-
500 and over	X	X	21	-	-
1985					
Total	316	9,193	828	52	...
less than 20	311	7,864	709	51	-
20 - 99	4	X	90	-	-
100 - 499	-	-	-	-	-
500 and over	X	X	29	1	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Barber and Beauty Shops (SIC 971)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>374</b>	<b>82</b>	<b>104</b>	<b>91</b>	<b>97</b>
Total Sales \$	14,877	1,041	1,732	2,453	9,651
Total Expense \$	11,566	489	905	1,772	8,400
Net Profit (loss) \$	3,311	552	827	681	1,251
<b>Businesses reporting a profit (No.)</b>	<b>355</b>	<b>82</b>	<b>104</b>	<b>82</b>	<b>87</b>
Total Sales \$	12,877	1,041	1,732	2,216	7,888
Total Expense \$	9,492	489	905	1,502	6,596
Net Profit \$	3,385	552	827	714	1,292
<b>Businesses reporting loss (No.)</b>	<b>19</b>	-	-	<b>9</b>	<b>10</b>
Total Sales \$	2,000	-	-	237	1,763
Total Expense \$	2,074	-	-	270	1,804
Net Loss \$	-74	-	-	-33	-41
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>445</b>	<b>108</b>	<b>108</b>	<b>116</b>	<b>113</b>
Total Sales \$	15,462	1,242	1,723	2,839	9,658
Total Expense \$	11,514	553	1,156	1,522	8,283
Net Profit (loss) \$	3,948	689	567	1,317	1,375
<b>Businesses reporting a profit (No.)</b>	<b>435</b>	<b>108</b>	<b>107</b>	<b>114</b>	<b>106</b>
Total Sales \$	14,078	1,242	1,704	2,780	8,352
Total Expense \$	10,057	553	1,135	1,445	6,924
Net Profit \$	4,021	689	569	1,335	1,428
<b>Businesses reporting a loss (No.)</b>	<b>10</b>	-	<b>1</b>	<b>2</b>	<b>7</b>
Total Sales \$	1,384	-	19	59	1,306
Total Expense \$	1,457	-	21	77	1,359
Net Loss \$	-73	-	-2	-18	-53
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>599</b>	<b>139</b>	<b>155</b>	<b>144</b>	<b>161</b>
Total Sales \$	23,628	1,782	3,112	4,957	13,777
Total Expense \$	17,900	929	1,621	3,296	12,054
Net Profit (loss) \$	5,728	853	1,491	1,661	1,723
<b>Businesses reporting a profit (No.)</b>	<b>516</b>	<b>122</b>	<b>138</b>	<b>134</b>	<b>122</b>
Total Sales \$	19,420	1,601	2,757	4,704	10,358
Total Expense \$	13,394	705	1,235	3,011	8,443
Net Profit \$	6,026	896	1,522	1,693	1,915
<b>Businesses reporting a loss (No.)</b>	<b>83</b>	<b>17</b>	<b>17</b>	<b>10</b>	<b>39</b>
Total Sales \$	4,208	181	355	253	3,419
Total Expense \$	4,506	224	386	285	3,611
Net Loss \$	-298	-43	-31	-32	-192
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>506</b>	<b>110</b>	<b>140</b>	<b>125</b>	<b>131</b>
Total Sales \$	22,078	1,304	2,550	4,177	14,047
Total Expense \$	17,055	754	1,115	2,967	12,219
Net Profit (loss) \$	5,023	550	1,435	1,210	1,828
<b>Businesses reporting a profit (No.)</b>	<b>471</b>	<b>110</b>	<b>140</b>	<b>96</b>	<b>125</b>
Total Sales \$	18,664	1,304	2,550	3,051	11,759
Total Expense \$	13,525	754	1,115	1,790	9,866
Net Profit \$	5,139	550	1,435	1,261	1,893
<b>Businesses reporting a loss (No.)</b>	<b>35</b>	-	-	<b>29</b>	<b>6</b>
Total Sales \$	3,414	-	-	1,126	2,288
Total Expense \$	3,530	-	-	1,177	2,353
Net Loss \$	-116	-	-	-51	-65

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Laundries and Cleaners (SIC 972)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	93	--	--	--	--
Businesses in sample	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>40.3</b>	--	--	--	--	<b>100.0</b>	<b>40.3</b>	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	6.7	--	--	--	--	100.0	6.7	--	--	--	--
Repairs & Maintenance	3.6	--	--	--	--	85.2	4.2	--	--	--	--
Heat, Light & Telephone	18.9	--	--	--	--	93.0	20.3	--	--	--	--
Business & Property Tax	1.0	--	--	--	--	44.0	2.2	--	--	--	--
Insurance	1.3	--	--	--	--	65.7	2.0	--	--	--	--
Rent	8.9	--	--	--	--	61.3	14.4	--	--	--	--
<b>Personnel Expenses</b>	<b>18.8</b>	--	--	--	--	<b>45.5</b>	<b>41.3</b>	--	--	--	--
<b>Financial Expenses</b>	<b>6.4</b>	--	--	--	--	<b>100.0</b>	<b>6.4</b>	--	--	--	--
Bank Interest & Charges	6.1	--	--	--	--	100.0	6.1	--	--	--	--
Professional Fees	0.4	--	--	--	--	73.1	0.5	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
<b>Sales and Admin. Expenses</b>	<b>10.3</b>	--	--	--	--	<b>100.0</b>	<b>10.3</b>	--	--	--	--
Advertising	1.5	--	--	--	--	72.4	2.0	--	--	--	--
Supplies	5.5	--	--	--	--	92.6	5.9	--	--	--	--
Delivery	3.4	--	--	--	--	73.1	4.7	--	--	--	--
<b>Other Expenses</b>	<b>12.5</b>	--	--	--	--	<b>80.5</b>	<b>15.6</b>	--	--	--	--
<b>Profit (loss)</b>	<b>11.6</b>	--	--	--	--	<b>100.0</b>	<b>11.6</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 972 - Laundries and Cleaners**

Businesses primarily engaged in providing laundering, dry cleaning, valet, carpet cleaning and linen supply services

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick. Laundries and Cleaners (SIC 972)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	93	--	--	--	--
Businesses in sample	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	4	--	--	--	--
Accounts and Notes Receivable	5	--	--	--	--
Inventory	2	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	12	--	--	--	--
Fixed Assets	36	--	--	--	--
Less: Accum. Dep. on Fixed Assets	18	--	--	--	--
Other Assets	-	--	--	--	--
<b>Total Assets</b>	31	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	2	--	--	--	--
Other Current Liabilities	11	--	--	--	--
<b>Total Current Liabilities</b>	12	--	--	--	--
Mortgages Payable	3	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	4	--	--	--	--
<b>Total Liabilities</b>	20	--	--	--	--
<b>Total Equity</b>	11	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick. Laundries and Cleaners (SIC 972)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	93	--	--	--	--
Businesses in sample	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.7	--	--	--	--
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	35.9	--	--	--	--
Interest Coverage ratio (times)	53.7	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Laundries and Cleaners (SIC 972)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	26	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	27	--	--	--	--
Sale of Fixed Assets	3	--	--	--	--
Increase in Long Term Debt	7	--	--	--	--
Advances From Owners and Affiliates	4	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	1	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>43</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	21	--	--	--	--
Payment of Dividends	39	--	--	--	--
Repayment of Long Term Debt	12	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	1	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	5	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>78</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>-35</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in**  
**Number of Businesses, 1982 and 1985**  
**New Brunswick, Laundries and Cleaners (SIC 972)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	70	5,418	649	9	4
less than 20 *	61	2,000	241	9	4
20 - 99	8	X	257	-	-
100 - 499	X	X	151	-	-
500 and over	-	-	-	-	-
1985					
Total	82	7,204	690	15	-
less than 20	72	2,880	276	15	-
20 - 99	9	X	291	-	-
100 - 499	X	X	123	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Laundries and Cleaners (SIC 972)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>66</b>	<b>7</b>	<b>22</b>	<b>19</b>	<b>18</b>
Total Sales \$	4,981	111	481	1,197	3,192
Total Expense \$	4,634	73	392	1,122	3,047
Net Profit (loss) \$	347	38	89	75	145
<b>Businesses reporting a profit (No.)</b>	<b>48</b>	<b>7</b>	<b>18</b>	<b>15</b>	<b>8</b>
Total Sales \$	2,391	111	385	889	1,006
Total Expense \$	1,843	73	290	727	753
Net Profit \$	548	38	95	162	253
<b>Businesses reporting loss (No.)</b>	<b>18</b>	<b>-</b>	<b>4</b>	<b>4</b>	<b>10</b>
Total Sales \$	2,590	-	96	308	2,186
Total Expense \$	2,791	-	102	395	2,294
Net Loss \$	-201	-	-6	-87	-108
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>60</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>16</b>
Total Sales \$	7,560	221	504	1,337	5,498
Total Expense \$	7,120	215	455	1,294	5,156
Net Profit (loss) \$	440	6	49	43	342
<b>Businesses reporting a profit (No.)</b>	<b>53</b>	<b>11</b>	<b>14</b>	<b>14</b>	<b>14</b>
Total Sales \$	6,245	154	452	1,234	4,405
Total Expense \$	5,762	129	402	1,187	4,044
Net Profit \$	483	25	50	47	361
<b>Businesses reporting a loss (No.)</b>	<b>7</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>
Total Sales \$	1,315	67	52	103	1,093
Total Expense \$	1,358	86	53	107	1,112
Net Loss \$	-43	-19	-1	-4	-19
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>78</b>	<b>17</b>	<b>17</b>	<b>23</b>	<b>21</b>
Total Sales \$	12,094	251	612	1,822	9,409
Total Expense \$	11,683	701	482	1,905	8,595
Net Profit (loss) \$	411	-450	130	-83	814
<b>Businesses reporting a profit (No.)</b>	<b>37</b>	<b>-</b>	<b>17</b>	<b>7</b>	<b>13</b>
Total Sales \$	8,601	-	612	435	7,554
Total Expense \$	7,586	-	482	372	6,732
Net Profit \$	1,015	-	130	63	822
<b>Businesses reporting a loss (No.)</b>	<b>41</b>	<b>17</b>	<b>-</b>	<b>16</b>	<b>8</b>
Total Sales \$	3,493	251	-	1,387	1,855
Total Expense \$	4,097	701	-	1,533	1,863
Net Loss \$	-604	-450	-	-146	-8
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>94</b>	<b>18</b>	<b>29</b>	<b>14</b>	<b>33</b>
Total Sales \$	10,754	194	729	806	9,025
Total Expense \$	9,710	199	526	658	8,327
Net Profit (loss) \$	1,044	-5	203	148	698
<b>Businesses reporting a profit (No.)</b>	<b>53</b>	<b>-</b>	<b>29</b>	<b>14</b>	<b>10</b>
Total Sales \$	5,315	-	729	806	3,780
Total Expense \$	4,121	-	526	658	2,937
Net Profit \$	1,194	-	203	148	843
<b>Businesses reporting a loss (No.)</b>	<b>41</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>23</b>
Total Sales \$	5,439	194	-	-	5,245
Total Expense \$	5,589	199	-	-	5,390
Net Loss \$	-150	-5	-	-	-145

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	57	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	20.7	--	--	--	--	100.0	20.7	--	--	--	--
Repairs & Maintenance	4.9	--	--	--	--	80.6	6.1	--	--	--	--
Heat, Light & Telephone	1.0	--	--	--	--	47.9	2.0	--	--	--	--
Business & Property Tax	0.2	--	--	--	--	8.1	2.0	--	--	--	--
Insurance	0.4	--	--	--	--	16.3	2.8	--	--	--	--
Rent	-	--	--	--	--	-	-	--	--	--	--
<b>Personnel Expenses</b>	<b>28.5</b>	--	--	--	--	<b>49.0</b>	<b>58.1</b>	--	--	--	--
<b>Financial Expenses</b>	<b>7.1</b>	--	--	--	--	<b>68.4</b>	<b>10.4</b>	--	--	--	--
Bank Interest & Charges	5.4	--	--	--	--	68.4	7.9	--	--	--	--
Professional Fees	1.7	--	--	--	--	57.2	3.0	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
<b>Sales and Admin. Expenses</b>	<b>0.7</b>	--	--	--	--	<b>39.7</b>	<b>1.8</b>	--	--	--	--
Advertising	-	--	--	--	--	8.1	0.1	--	--	--	--
Supplies	0.7	--	--	--	--	39.7	1.8	--	--	--	--
Delivery	-	--	--	--	--	-	-	--	--	--	--
<b>Other Expenses</b>	<b>8.8</b>	--	--	--	--	<b>59.0</b>	<b>14.9</b>	--	--	--	--
<b>Profit (loss)</b>	<b>27.8</b>	--	--	--	--	<b>100.0</b>	<b>27.8</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 9911 - Industrial Machinery and Equipment Rental and Leasing**

Businesses primarily engaged in the rental or leasing of heavy industrial machinery and equipment

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	57	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	15	--	--	--	--
Accounts and Notes Receivable	2	--	--	--	--
Inventory	1	--	--	--	--
Other Current Assets	39	--	--	--	--
<b>Total Current Assets</b>	<b>56</b>	--	--	--	--
Fixed Assets	458	--	--	--	--
Less: Accum. Dep. on Fixed Assets	338	--	--	--	--
Other Assets	41	--	--	--	--
<b>Total Assets</b>	<b>218</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	3	--	--	--	--
Other Current Liabilities	46	--	--	--	--
<b>Total Current Liabilities</b>	<b>49</b>	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	14	--	--	--	--
Other Liabilities	7	--	--	--	--
<b>Total Liabilities</b>	<b>70</b>	--	--	--	--
<b>Total Equity</b>	<b>147</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	57	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.9	--	--	--	--
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	2.6	--	--	--	--
Interest Coverage ratio (times)	2.7	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	34	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	65	--	--	--	--
Sale of Fixed Assets	21	--	--	--	--
Increase in Long Term Debt	-	--	--	--	--
Advances From Owners and Affiliates	48	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>134</b>	--	--	--	--
<b>Application of Funds</b>					
Purchase of Fixed Assets	53	--	--	--	--
Payment of Dividends	3	--	--	--	--
Repayment of Long Term Debt	12	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	44	--	--	--	--
Repayment of Adv. From Owners and Affil.	13	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>126</b>	--	--	--	--
<b>Increase (Decrease) in Net Working Capital</b>	<b>8</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	16	945	50	2	-
less than 20	15	X	49	1	-
20 - 99	-	-	-	-	-
100 - 499	X	X	1	1	-
500 and over	-	-	-	-	-
1985					
Total	13	1,021	46	1	-
less than 20	13	1,021	46	1	-
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>39</b>	-	-	-	-
Total Sales \$	1,191	-	-	-	-
Total Expense \$	1,208	-	-	-	-
Net Profit (loss) \$	-17	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>21</b>	-	-	-	-
Total Sales \$	656	-	-	-	-
Total Expense \$	607	-	-	-	-
Net Profit \$	49	-	-	-	-
<b>Businesses reporting loss (No.)</b>	<b>18</b>	-	-	-	-
Total Sales \$	535	-	-	-	-
Total Expense \$	601	-	-	-	-
Net Loss \$	-66	-	-	-	-
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>21</b>	-	-	-	-
Total Sales \$	2,233	-	-	-	-
Total Expense \$	2,292	-	-	-	-
Net Profit (loss) \$	-59	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>15</b>	-	-	-	-
Total Sales \$	1,121	-	-	-	-
Total Expense \$	1,074	-	-	-	-
Net Profit \$	47	-	-	-	-
<b>Businesses reporting a loss (No.)</b>	<b>6</b>	-	-	-	-
Total Sales \$	1,112	-	-	-	-
Total Expense \$	1,218	-	-	-	-
Net Loss \$	-106	-	-	-	-
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>41</b>	-	-	-	-
Total Sales \$	1,799	-	-	-	-
Total Expense \$	1,556	-	-	-	-
Net Profit (loss) \$	243	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>23</b>	-	-	-	-
Total Sales \$	1,220	-	-	-	-
Total Expense \$	936	-	-	-	-
Net Profit \$	284	-	-	-	-
<b>Businesses reporting a loss (No.)</b>	<b>18</b>	-	-	-	-
Total Sales \$	579	-	-	-	-
Total Expense \$	620	-	-	-	-
Net Loss \$	-41	-	-	-	-
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>61</b>	-	-	-	-
Total Sales \$	6,107	-	-	-	-
Total Expense \$	5,086	-	-	-	-
Net Profit (loss) \$	1,021	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>60</b>	-	-	-	-
Total Sales \$	5,836	-	-	-	-
Total Expense \$	4,806	-	-	-	-
Net Profit \$	1,030	-	-	-	-
<b>Businesses reporting a loss (No.)</b>	<b>1</b>	-	-	-	-
Total Sales \$	271	-	-	-	-
Total Expense \$	280	-	-	-	-
Net Loss \$	-9	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	98	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>21.0</b>	--	--	--	--	<b>100.0</b>	<b>21.0</b>	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	12.0	--	--	--	--	100.0	12.0	--	--	--	--
Repairs & Maintenance	0.5	--	--	--	--	43.2	1.3	--	--	--	--
Heat, Light & Telephone	4.8	--	--	--	--	100.0	4.8	--	--	--	--
Business & Property Tax	0.1	--	--	--	--	19.0	0.4	--	--	--	--
Insurance	0.7	--	--	--	--	83.3	0.9	--	--	--	--
Rent	2.7	--	--	--	--	38.2	7.1	--	--	--	--
<b>Personnel Expenses</b>	<b>35.6</b>	--	--	--	--	<b>83.3</b>	<b>42.7</b>	--	--	--	--
<b>Financial Expenses</b>	<b>5.2</b>	--	--	--	--	<b>100.0</b>	<b>5.2</b>	--	--	--	--
Bank Interest & Charges	1.6	--	--	--	--	83.3	2.0	--	--	--	--
Professional Fees	3.5	--	--	--	--	100.0	3.5	--	--	--	--
Franchise Fees	-	--	--	--	--	2.3	2.1	--	--	--	--
<b>Sales and Admin. Expenses</b>	<b>19.0</b>	--	--	--	--	<b>100.0</b>	<b>19.0</b>	--	--	--	--
Advertising	6.2	--	--	--	--	88.3	7.0	--	--	--	--
Supplies	1.7	--	--	--	--	100.0	1.7	--	--	--	--
Delivery	11.0	--	--	--	--	100.0	11.0	--	--	--	--
<b>Other Expenses</b>	<b>15.4</b>	--	--	--	--	<b>100.0</b>	<b>15.4</b>	--	--	--	--
<b>Profit (loss)</b>	<b>3.8</b>	--	--	--	--	<b>100.0</b>	<b>3.8</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	<b>...</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 9912 - Video Movies and Audio-Visual Equipment Rental**

Businesses primarily engaged in renting and leasing audio-visual equipment such as: audio-visual equipment rental and leasing, tape recorder rental, television rental, video cassette recorder rental and video movie rental.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	98	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	1	--	--	--	--
Accounts and Notes Receivable	1	--	--	--	--
Inventory	4	--	--	--	--
Other Current Assets	-	--	--	--	--
<b>Total Current Assets</b>	6	--	--	--	--
Fixed Assets	34	--	--	--	--
Less: Accum. Dep. on Fixed Assets	11	--	--	--	--
Other Assets	1	--	--	--	--
<b>Total Assets</b>	30	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	6	--	--	--	--
Other Current Liabilities	14	--	--	--	--
<b>Total Current Liabilities</b>	20	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	2	--	--	--	--
Other Liabilities	1	--	--	--	--
<b>Total Liabilities</b>	22	--	--	--	--
<b>Total Equity</b>	8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	98	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	0.4	--	--	--	--
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	46.8	--	--	--	--
Interest Coverage ratio (times)	1.0	--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick. Video Movies and Audio-Visual Equipment Rental (SIC 9912)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	41	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick. Video Movies and Audio-Visual Equipment Rental (SIC 9912)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	15	4,446	200	2	5
less than 20	11	538	26	2	4
20 - 99	X	X	25	-	1
100 - 499	X	X	-	-	-
500 and over	X	X	149	-	-
1985					
Total	49	5,422	231	10	..
less than 20	41	889	40	9	..
20 - 99	5	1,099	48	-	..
100 - 499	X	X	1	1	..
500 and over	X	X	142	-	..

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>2</b>	-	-	-	-
Total Sales \$	X	-	-	-	-
Total Expense \$	X	-	-	-	-
Net Profit (loss) \$	X	-	-	-	-
<b>Businesses reporting a profit (No.)</b>	<b>1</b>	-	-	-	-
Total Sales \$	X	-	-	-	-
Total Expense \$	X	-	-	-	-
Net Profit \$	X	-	-	-	-
<b>Businesses reporting loss (No.)</b>	<b>1</b>	-	-	-	-
Total Sales \$	X	-	-	-	-
Total Expense \$	X	-	-	-	-
Net Loss \$	X	-	-	-	-
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>
Total Sales \$	786	19	30	289	448
Total Expense \$	729	6	13	296	414
Net Profit (loss) \$	57	13	17	-7	34
<b>Businesses reporting a profit (No.)</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>
Total Sales \$	649	19	30	152	448
Total Expense \$	584	6	13	151	414
Net Profit \$	65	13	17	1	34
<b>Businesses reporting a loss (No.)</b>	<b>1</b>	-	-	<b>1</b>	-
Total Sales \$	137	-	-	137	-
Total Expense \$	145	-	-	145	-
Net Loss \$	-8	-	-	-8	-
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>63</b>	<b>9</b>	<b>14</b>	<b>17</b>	<b>23</b>
Total Sales \$	12,468	188	471	1,824	9,985
Total Expense \$	11,890	187	292	1,693	9,718
Net Profit (loss) \$	578	1	179	131	267
<b>Businesses reporting a profit (No.)</b>	<b>55</b>	<b>9</b>	<b>14</b>	<b>17</b>	<b>15</b>
Total Sales \$	10,655	188	471	1,824	8,172
Total Expense \$	9,960	187	292	1,693	7,788
Net Profit \$	695	1	179	131	384
<b>Businesses reporting a loss (No.)</b>	<b>8</b>	-	-	-	<b>8</b>
Total Sales \$	1,813	-	-	-	1,813
Total Expense \$	1,930	-	-	-	1,930
Net Loss \$	-117	-	-	-	-117
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>103</b>	<b>16</b>	<b>33</b>	<b>27</b>	<b>27</b>
Total Sales \$	5,350	317	834	1,036	3,163
Total Expense \$	4,871	227	773	945	2,926
Net Profit (loss) \$	479	90	61	91	237
<b>Businesses reporting a profit (No.)</b>	<b>77</b>	<b>16</b>	<b>9</b>	<b>27</b>	<b>25</b>
Total Sales \$	4,652	317	336	1,036	2,963
Total Expense \$	4,054	227	181	945	2,701
Net Profit \$	598	90	155	91	262
<b>Businesses reporting a loss (No.)</b>	<b>26</b>	-	<b>24</b>	-	<b>2</b>
Total Sales \$	698	-	498	-	200
Total Expense \$	817	-	592	-	225
Net Loss \$	-119	-	-94	-	-25

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Welding (SIC 9942)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	75	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>17.9</b>	--	--	--	--	<b>100.0</b>	<b>17.9</b>	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	6.2	--	--	--	--	75.8	8.2	--	--	--	--
Repairs & Maintenance	4.3	--	--	--	--	86.4	4.9	--	--	--	--
Heat, Light & Telephone	3.9	--	--	--	--	100.0	3.9	--	--	--	--
Business & Property Tax	1.2	--	--	--	--	100.0	1.2	--	--	--	--
Insurance	2.3	--	--	--	--	100.0	2.3	--	--	--	--
Rent	-	--	--	--	--	-	-	--	--	--	--
<b>Personnel Expenses</b>	<b>28.5</b>	--	--	--	--	<b>47.8</b>	<b>59.6</b>	--	--	--	--
<b>Financial Expenses</b>	<b>5.2</b>	--	--	--	--	<b>100.0</b>	<b>5.2</b>	--	--	--	--
Bank Interest & Charges	4.6	--	--	--	--	85.6	5.4	--	--	--	--
Professional Fees	0.6	--	--	--	--	75.8	0.8	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
<b>Sales and Admin. Expenses</b>	<b>24.4</b>	--	--	--	--	<b>100.0</b>	<b>24.4</b>	--	--	--	--
Advertising	0.5	--	--	--	--	51.3	1.0	--	--	--	--
Supplies	19.6	--	--	--	--	100.0	19.6	--	--	--	--
Delivery	4.3	--	--	--	--	61.4	6.9	--	--	--	--
<b>Other Expenses</b>	<b>16.2</b>	--	--	--	--	<b>86.4</b>	<b>18.7</b>	--	--	--	--
<b>Profit (loss)</b>	<b>7.8</b>	--	--	--	--	<b>100.0</b>	<b>7.8</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	<b>...</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

#### Standard Industrial Classification Definition:

#### SIC 9942 - Welding

Business primarily engaged in repair work by welding such as: acetylene welding service, blacksmith service, brazing welding service, electric welding service (exc. construction site), welding repair work, and welding shops.

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Welding (SIC 9942)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	75	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	1	--	--	--	--
Accounts and Notes Receivable	10	--	--	--	--
Inventory	3	--	--	--	--
Other Current Assets	-	--	--	--	--
<b>Total Current Assets</b>	15	--	--	--	--
Fixed Assets	53	--	--	--	--
Less: Accum. Dep. on Fixed Assets	14	--	--	--	--
Other Assets	4	--	--	--	--
<b>Total Assets</b>	58	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	9	--	--	--	--
Other Current Liabilities	5	--	--	--	--
<b>Total Current Liabilities</b>	13	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	19	--	--	--	--
Other Liabilities	11	--	--	--	--
<b>Total Liabilities</b>	44	--	--	--	--
<b>Total Equity</b>	14	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Welding (SIC 9942)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	75	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.1	--	--	--	--
<b>Leverage Ratios</b>					
Debt Equity ratio (times)	-18.0	--	--	--	--
Interest Coverage ratio (times)	1.4	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Welding (SIC 9942)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	18	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
<b>Total</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>X</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Welding (SIC 9942)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	53	4,263	207	3	3
less than 20	50	1,634	79	3	2
20 - 99	3	2,629	128	-	1
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	54	4,400	238	6	-
less than 20	51	2,311	125	6	-
20 - 99	3	2,089	113	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Welding (SIC 9942)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>43</b>	<b>10</b>	<b>11</b>	<b>10</b>	<b>12</b>
Total Sales \$	5,735	289	594	915	3,937
Total Expense \$	5,127	201	544	884	3,498
Net Profit (loss) \$	608	88	50	31	439
<b>Businesses reporting a profit (No.)</b>	<b>26</b>	<b>9</b>	<b>5</b>	<b>4</b>	<b>8</b>
Total Sales \$	2,877	251	298	343	1,985
Total Expense \$	2,193	162	230	288	1,513
Net Profit \$	684	89	68	55	472
<b>Businesses reporting loss (No.)</b>	<b>17</b>	<b>1</b>	<b>6</b>	<b>6</b>	<b>4</b>
Total Sales \$	2,858	38	296	572	1,952
Total Expense \$	2,934	39	314	596	1,985
Net Loss \$	-76	-1	-18	-24	-33
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>56</b>	<b>1</b>	<b>27</b>	<b>12</b>	<b>16</b>
Total Sales \$	6,657	11	448	770	5,428
Total Expense \$	6,253	11	284	705	5,253
Net Profit (loss) \$	404	-	164	65	175
<b>Businesses reporting a profit (No.)</b>	<b>50</b>	<b>1</b>	<b>26</b>	<b>10</b>	<b>13</b>
Total Sales \$	4,346	11	424	616	3,295
Total Expense \$	3,733	11	259	541	2,922
Net Profit \$	613	-	165	75	373
<b>Businesses reporting a loss (No.)</b>	<b>6</b>	<b>-</b>	<b>1</b>	<b>2</b>	<b>3</b>
Total Sales \$	2,311	-	24	154	2,133
Total Expense \$	2,520	-	25	164	2,331
Net Loss \$	-209	-	-1	-10	-198
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>98</b>	<b>15</b>	<b>28</b>	<b>22</b>	<b>33</b>
Total Sales \$	9,651	176	756	1,748	6,971
Total Expense \$	9,719	25	402	1,972	7,320
Net Profit (loss) \$	-68	151	354	-224	-349
<b>Businesses reporting a profit (No.)</b>	<b>67</b>	<b>15</b>	<b>27</b>	<b>6</b>	<b>19</b>
Total Sales \$	6,536	176	723	484	5,153
Total Expense \$	5,913	25	368	464	5,056
Net Profit \$	623	151	355	20	97
<b>Businesses reporting a loss (No.)</b>	<b>31</b>	<b>-</b>	<b>1</b>	<b>16</b>	<b>14</b>
Total Sales \$	3,115	-	33	1,264	1,818
Total Expense \$	3,806	-	34	1,508	2,264
Net Loss \$	-691	-	-1	-244	-446
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>76</b>	<b>18</b>	<b>10</b>	<b>11</b>	<b>37</b>
Total Sales \$	5,484	285	308	327	4,564
Total Expense \$	5,934	287	238	165	5,244
Net Profit (loss) \$	-450	-2	70	162	-680
<b>Businesses reporting a profit (No.)</b>	<b>40</b>	<b>-</b>	<b>10</b>	<b>11</b>	<b>19</b>
Total Sales \$	2,378	-	308	327	1,743
Total Expense \$	2,139	-	238	165	1,736
Net Profit \$	239	-	70	162	7
<b>Businesses reporting a loss (No.)</b>	<b>36</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>18</b>
Total Sales \$	3,106	285	-	-	2,821
Total Expense \$	3,795	287	-	-	3,508
Net Loss \$	-689	-2	-	-	-687

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	250	--	--	--	--
Businesses in sample	19				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
<b>Occupancy Expenses</b>	<b>10.4</b>	--	--	--	--	<b>91.0</b>	<b>11.4</b>	--	--	--	--
Mortgage Interest	-	--	--	--	--	1.8	2.5	--	--	--	--
Depreciation	3.4	--	--	--	--	80.6	4.2	--	--	--	--
Repairs & Maintenance	0.3	--	--	--	--	44.1	0.7	--	--	--	--
Heat, Light & Telephone	2.8	--	--	--	--	71.7	4.0	--	--	--	--
Business & Property Tax	0.1	--	--	--	--	9.7	0.8	--	--	--	--
Insurance	1.6	--	--	--	--	66.4	2.3	--	--	--	--
Rent	2.1	--	--	--	--	24.3	8.8	--	--	--	--
<b>Personnel Expenses</b>	<b>24.9</b>	--	--	--	--	<b>78.2</b>	<b>31.9</b>	--	--	--	--
<b>Financial Expenses</b>	<b>3.5</b>	--	--	--	--	<b>77.7</b>	<b>4.5</b>	--	--	--	--
Bank Interest & Charges	2.4	--	--	--	--	48.8	4.9	--	--	--	--
Professional Fees	1.0	--	--	--	--	62.3	1.6	--	--	--	--
Franchise Fees	0.1	--	--	--	--	11.7	0.7	--	--	--	--
<b>Sales and Admin. Expenses</b>	<b>24.0</b>	--	--	--	--	<b>100.0</b>	<b>24.0</b>	--	--	--	--
Advertising	2.0	--	--	--	--	46.3	4.2	--	--	--	--
Supplies	10.7	--	--	--	--	73.8	14.4	--	--	--	--
Delivery	11.4	--	--	--	--	98.2	11.6	--	--	--	--
<b>Other Expenses</b>	<b>10.1</b>	--	--	--	--	<b>83.1</b>	<b>12.1</b>	--	--	--	--
<b>Profit (loss)</b>	<b>27.2</b>	--	--	--	--	<b>100.0</b>	<b>27.2</b>	--	--	--	--
<b>Total</b>	<b>100.0</b>	--	--	--	--	<b>100.0</b>	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 995 Services to Buildings and Dwellings**

Businesses primarily engaged in disinfecting and exterminating, window cleaning, janitorial and other services to buildings and dwellings

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	250	--	--	--	--
Businesses in sample	19				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	1	--	--	--	--
Accounts and Notes Receivable	4	--	--	--	--
Inventory	1	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	<b>7</b>	--	--	--	--
Fixed Assets	11	--	--	--	--
Less: Accum. Dep. on Fixed Assets	4	--	--	--	--
Other Assets	-	--	--	--	--
<b>Total Assets</b>	<b>14</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	3	--	--	--	--
Other Current Liabilities	5	--	--	--	--
<b>Total Current Liabilities</b>	<b>8</b>	--	--	--	--
Mortgages Payable	1	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	3	--	--	--	--
<b>Total Liabilities</b>	<b>13</b>	--	--	--	--
<b>Total Equity</b>	<b>2</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	250	--	--	--	--
Businesses in sample	19				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.2	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-2.9	--	--	--	--
Interest Coverage ratio (times)	19.5	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	23	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	55	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	31	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>86</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	14	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	13	--	--	--	--
Current Portion of Long Term Debt	3	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	16	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>47</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>39</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
<b>1982</b>					
<b>Total</b>	<b>129</b>	<b>7,939</b>	<b>960</b>	<b>37</b>	<b>22</b>
less than 20	114	2,642	309	34	22
20 - 99	10	2,461	300	1	-
100 - 499	3	X	76	2	-
500 and over	X	X	275	-	-
<b>1985</b>					
<b>Total</b>	<b>155</b>	<b>10,249</b>	<b>1,112</b>	<b>22</b>	<b>--</b>
less than 20	142	4,224	426	20	--
20 - 99	10	2,881	327	1	--
100 - 499	-	-	-	-	--
500 and over	3	3,144	359	1	--

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>191</b>	<b>41</b>	<b>51</b>	<b>51</b>	<b>48</b>
Total Sales \$	10,499	561	1,070	1,747	7,121
Total Expense \$	8,841	297	741	1,235	6,568
Net Profit (loss) \$	1,658	264	329	512	553
<b>Businesses reporting a profit (No.)</b>	<b>172</b>	<b>40</b>	<b>51</b>	<b>47</b>	<b>33</b>
Total Sales \$	8,047	556	1,070	1,592	4,829
Total Expense \$	6,252	290	741	1,068	4,153
Net Profit \$	1,795	266	329	524	676
<b>Businesses reporting loss (No.)</b>	<b>19</b>	<b>1</b>	<b>-</b>	<b>4</b>	<b>15</b>
Total Sales \$	2,452	5	-	155	2,292
Total Expense \$	2,589	7	-	167	2,415
Net Loss \$	-137	-2	-	-12	-123
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>169</b>	<b>23</b>	<b>54</b>	<b>49</b>	<b>43</b>
Total Sales \$	12,750	365	1,301	2,104	8,980
Total Expense \$	11,036	175	927	1,560	8,374
Net Profit (loss) \$	1,714	190	374	544	606
<b>Businesses reporting a profit (No.)</b>	<b>158</b>	<b>23</b>	<b>52</b>	<b>46</b>	<b>37</b>
Total Sales \$	11,204	365	1,252	1,947	7,640
Total Expense \$	9,430	175	873	1,398	6,984
Net Profit \$	1,774	190	379	549	656
<b>Businesses reporting a loss (No.)</b>	<b>11</b>	<b>-</b>	<b>2</b>	<b>3</b>	<b>6</b>
Total Sales \$	1,546	-	49	157	1,340
Total Expense \$	1,606	-	54	162	1,390
Net Loss \$	-60	-	-5	-5	-50
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>236</b>	<b>46</b>	<b>68</b>	<b>47</b>	<b>75</b>
Total Sales \$	20,504	651	1,668	2,057	16,128
Total Expense \$	18,973	290	1,331	1,382	15,970
Net Profit (loss) \$	1,531	361	337	675	158
<b>Businesses reporting a profit (No.)</b>	<b>204</b>	<b>46</b>	<b>68</b>	<b>47</b>	<b>43</b>
Total Sales \$	14,536	651	1,668	2,057	10,160
Total Expense \$	11,895	290	1,331	1,382	8,892
Net Profit \$	2,641	361	337	675	1,268
<b>Businesses reporting a loss (No.)</b>	<b>32</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>32</b>
Total Sales \$	5,968	-	-	-	5,968
Total Expense \$	7,078	-	-	-	7,078
Net Loss \$	-1,110	-	-	-	-1,110
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>258</b>	<b>63</b>	<b>64</b>	<b>64</b>	<b>67</b>
Total Sales \$	20,701	776	1,273	2,711	15,941
Total Expense \$	17,156	830	330	1,856	14,140
Net Profit (loss) \$	3,545	-54	943	855	1,801
<b>Businesses reporting a profit (No.)</b>	<b>210</b>	<b>39</b>	<b>64</b>	<b>59</b>	<b>48</b>
Total Sales \$	18,429	421	1,273	2,443	14,292
Total Expense \$	14,599	238	330	1,577	12,454
Net Profit \$	3,830	183	943	866	1,838
<b>Businesses reporting a loss (No.)</b>	<b>48</b>	<b>24</b>	<b>-</b>	<b>5</b>	<b>19</b>
Total Sales \$	2,272	355	-	268	1,649
Total Expense \$	2,557	592	-	279	1,686
Net Loss \$	-285	-237	-	-11	-37

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985**  
**New Brunswick, Janitorial Services (SIC 9953)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	204	--	--	--	--						
Businesses in sample	15										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
	Industry Average(2)						Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	% busi- nesses reporting	Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	11.5	--	--	--	--	88.5	13.0	--	--	--	--
Mortgage Interest	0.1	--	--	--	--	2.2	2.5	--	--	--	--
Depreciation	3.8	--	--	--	--	80.9	4.7	--	--	--	--
Repairs & Maintenance	0.4	--	--	--	--	55.0	0.8	--	--	--	--
Heat, Light & Telephone	2.9	--	--	--	--	74.4	3.9	--	--	--	--
Business & Property Tax	-	--	--	--	--	7.3	0.4	--	--	--	--
Insurance	1.5	--	--	--	--	72.3	2.1	--	--	--	--
Rent	2.7	--	--	--	--	30.6	8.9	--	--	--	--
Personnel Expenses	29.7	--	--	--	--	76.9	38.6	--	--	--	--
Financial Expenses	4.0	--	--	--	--	71.9	5.5	--	--	--	--
Bank Interest & Charges	2.8	--	--	--	--	55.7	5.1	--	--	--	--
Professional Fees	1.0	--	--	--	--	52.5	2.0	--	--	--	--
Franchise Fees	0.1	--	--	--	--	14.9	0.7	--	--	--	--
Sales and Admin. Expenses	23.2	--	--	--	--	100.0	23.2	--	--	--	--
Advertising	2.3	--	--	--	--	48.1	4.7	--	--	--	--
Supplies	10.5	--	--	--	--	76.9	13.7	--	--	--	--
Delivery	10.3	--	--	--	--	97.8	10.6	--	--	--	--
Other Expenses	9.6	--	--	--	--	88.5	10.8	--	--	--	--
Profit (loss)	22.1	--	--	--	--	100.0	22.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$  for each quartile.

(3) Value in each cell =  $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$  for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

**Standard Industrial Classification Definition:**

**SIC 9953 - Janitorial Services**

Businesses primarily engaged in cleaning and maintenance of buildings and dwellings such as car service, floor waxing, janitorial services, janitorial maintenance of buildings and dwellings and office cleaning

**TABLE 2. Balance Sheet Profile for 1985**  
**New Brunswick, Janitorial Services (SIC 9953)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	204	--	--	--	--
Businesses in sample	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Assets</b>					
Cash	1	--	--	--	--
Accounts and Notes Receivable	5	--	--	--	--
Inventory	1	--	--	--	--
Other Current Assets	1	--	--	--	--
<b>Total Current Assets</b>	<b>9</b>	--	--	--	--
Fixed Assets	14	--	--	--	--
Less: Accum. Dep. on Fixed Assets	5	--	--	--	--
Other Assets	-	--	--	--	--
<b>Total Assets</b>	<b>18</b>	--	--	--	--
<b>Liabilities and Equity</b>					
Current Loans	4	--	--	--	--
Other Current Liabilities	6	--	--	--	--
<b>Total Current Liabilities</b>	<b>10</b>	--	--	--	--
Mortgages Payable	2	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	3	--	--	--	--
<b>Total Liabilities</b>	<b>16</b>	--	--	--	--
<b>Total Equity</b>	<b>2</b>	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985**  
**New Brunswick, Janitorial Services (SIC 9953)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	204	--	--	--	--
Businesses in sample	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
<b>Liquidity Ratio</b>					
Current ratio (times)	1.2	--	--	--	--
<b>Leverage Ratios</b>					
Debt/Equity ratio (times)	-2.9	--	--	--	--
Interest Coverage ratio (times)	19.8	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)**  
**New Brunswick, Janitorial Services (SIC 9953)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	22	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
<b>Source of Funds</b>					
From Operations	51	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	31	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
<b>Total</b>	<b>82</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Application of Funds</b>					
Purchase of Fixed Assets	14	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	14	--	--	--	--
Current Portion of Long Term Debt	3	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	14	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
<b>Total</b>	<b>46</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>
<b>Increase (Decrease) in Net Working Capital</b>	<b>36</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985**  
**New Brunswick, Services to Buildings and Dwellings (SIC 995)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000' s)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	129	7,939	960	37	22
less than 20	114	2,642	309	34	22
20 - 99	10	2,461	300	1	-
100 - 499	3	X	76	2	-
500 and over	X	X	275	-	-
1985					
Total	155	10,249	1,112	22	
less than 20	142	4,224	426	20	
20 - 99	10	2,881	327	1	
100 - 499	-	-	-	-	
500 and over	3	3,144	359	1	

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.



**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985**  
**New Brunswick, Janitorial Services (SIC 9953)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
<b>1982</b>					
<b>All Businesses (No.)</b>	<b>76</b>	<b>16</b>	<b>19</b>	<b>21</b>	<b>20</b>
Total Sales \$	4,149	184	441	795	2,729
Total Expense \$	3,219	43	318	505	2,353
Net Profit (loss) \$	930	141	123	290	376
<b>Businesses reporting a profit (No.)</b>	<b>71</b>	<b>16</b>	<b>19</b>	<b>19</b>	<b>17</b>
Total Sales \$	3,721	184	441	704	2,392
Total Expense \$	2,737	43	318	410	1,966
Net Profit \$	984	141	123	294	426
<b>Businesses reporting loss (No.)</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>3</b>
Total Sales \$	428	-	-	91	337
Total Expense \$	482	-	-	95	387
Net Loss \$	-54	-	-	-4	-50
<b>1983</b>					
<b>All Businesses (No.)</b>	<b>103</b>	<b>24</b>	<b>19</b>	<b>27</b>	<b>33</b>
Total Sales \$	7,711	439	597	1,091	5,584
Total Expense \$	6,533	422	286	764	5,061
Net Profit (loss) \$	1,178	17	311	327	523
<b>Businesses reporting a profit (No.)</b>	<b>101</b>	<b>24</b>	<b>19</b>	<b>27</b>	<b>31</b>
Total Sales \$	7,416	439	597	1,091	5,289
Total Expense \$	6,229	422	286	764	4,757
Net Profit \$	1,187	17	311	327	532
<b>Businesses reporting a loss (No.)</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>
Total Sales \$	295	-	-	-	295
Total Expense \$	304	-	-	-	304
Net Loss \$	-9	-	-	-	-9
<b>1984</b>					
<b>All Businesses (No.)</b>	<b>156</b>	<b>37</b>	<b>34</b>	<b>38</b>	<b>47</b>
Total Sales \$	13,152	468	766	1,551	10,367
Total Expense \$	12,055	231	563	1,011	10,250
Net Profit (loss) \$	1,097	237	203	540	117
<b>Businesses reporting a profit (No.)</b>	<b>126</b>	<b>37</b>	<b>34</b>	<b>38</b>	<b>17</b>
Total Sales \$	9,637	468	766	1,551	6,852
Total Expense \$	7,557	231	563	1,011	5,752
Net Profit \$	2,080	237	203	540	1,100
<b>Businesses reporting a loss (No.)</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30</b>
Total Sales \$	3,515	-	-	-	3,515
Total Expense \$	4,498	-	-	-	4,498
Net Loss \$	-983	-	-	-	-983
<b>1985</b>					
<b>All Businesses (No.)</b>	<b>211</b>	<b>47</b>	<b>55</b>	<b>51</b>	<b>58</b>
Total Sales \$	18,708	608	983	2,503	14,614
Total Expense \$	15,872	756	172	1,798	13,146
Net Profit (loss) \$	2,836	-148	811	705	1,468
<b>Businesses reporting a profit (No.)</b>	<b>163</b>	<b>23</b>	<b>55</b>	<b>46</b>	<b>39</b>
Total Sales \$	16,436	253	983	2,235	12,965
Total Expense \$	13,315	164	172	1,519	11,460
Net Profit \$	3,121	89	811	716	1,505
<b>Businesses reporting a loss (No.)</b>	<b>48</b>	<b>24</b>	<b>-</b>	<b>5</b>	<b>19</b>
Total Sales \$	2,272	355	-	268	1,649
Total Expense \$	2,557	592	-	279	1,686
Net Loss \$	-285	-237	-	-11	-37

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

## Appendix A

### Selected Publications Relating to Small Business

#### Catalogue

61-231 **Small Business in Canada: A Statistical Profile 1982-1984**, Bil.

61-521 **Small Business in Canada: A Statistical Profile 1981-1983, (Annual)**, Bil.

These publications provide a detailed distribution of businesses by size and by province for all industries where small businesses have a significant presence. At the Canada level, balance sheet and income statement data are displayed.

61-522 **Sales per Selling Area of Independent Retailers - 1986**, Bil.

This study covers 37 kinds of retail business. Data are presented in quartile ranges based on average sales per square foot/metre of selling area and average sales per square foot/metre of total area by kind of business for Canada, provinces and territories.

#### Small Business Profiles (Annual)

61-601E Canada  
61-602E Newfoundland  
61-603E Prince Edward Island  
61-604E Nova Scotia  
61-605E New Brunswick  
61-606E Quebec  
61-607E Ontario  
61-608E Manitoba  
61-609E Saskatchewan  
61-610E Alberta  
61-611E British Columbia  
61-612E Yukon  
61-613E Northwest Territories

61-614E (SIC 622)	Appliance, Television, Radio and Stereo Stores
61-614E (SIC 971)	Barber and Beauty Shops
61-614E (SIC 7721)	Computer Services
61-614E (SIC 4564)	Dry Bulk Materials Trucking Industry
61-614E (SIC 6151)	Fabric and Yarn Stores
61-614E (SIC 6331)	Gasoline Service Stations
61-614E (SIC 6413)	General Merchandise Stores
61-614E (SIC 6412)	General Stores
61-614E (SIC 6582)	Gift, Novelty and Souvenir Stores
61-614E (SIC 9911)	Industrial Machinery and Equipment Rental and Leasing
61-614E (SIC 7611)	Insurance and Real Estate Agencies
61-614E (SIC 9953)	Janitorial Services
61-614E (SIC 972)	Laundries and Cleaners
61-614E (SIC 9211 & 9212)	Licensed and Unlicensed Restaurants
61-614E (SIC 7771)	Management Consulting Services
61-614E (SIC 4231)	Masonry Contractors
61-614E (SIC 6141)	Miscellaneous Clothing Stores
61-614E (SIC 9111 & 9112)	Motels, Hotels and Motor Hotels
61-614E (SIC 751)	Operators of Buildings and Dwellings
61-614E (SIC 7512)	Operators of Non-Residential Buildings
61-614E (SIC 6031)	Pharmacies
61-614E (SIC 4241)	Plumbing Contractors
61-614E (SIC 995)	Services to Buildings and Dwellings
61-614E (SIC 4011)	Single Family Housing Contractors
61-614E (SIC 6012)	Specialty Food Stores
61-614E (SIC 6541)	Sporting Goods Stores



## Appendix A - concluded

### Selected Publications Relating to Small Business

61-614E (SIC 9213)	Take-Out Food Services
61-614E (SIC 4581)	Taxicab Industry
61-614E (SIC 9961)	Ticket and Travel Agencies
61-614E (SIC 6342)	Tire, Battery, Parts and Accessories Stores
61-614E (SIC 658)	Toy, Hobby, Novelty and Souvenir Stores
61-614E (SIC 456)	Truck Transport Industry
61-614E (SIC 9912)	Video Movies and Audio-Visual Equipment Rental
61-614E (SIC 9942)	Welding

These publications display liquidity ratios, leverage and operating ratios plus information on each industry's distribution of businesses, sales and wages. All this information is portrayed by province and size of business i.e. sales quartiles.

#### Employment Changes By Province, Industry Classification, Business Size and Business Status (Annual)

Depicts the number of jobs created or lost by new employers, continuing businesses and businesses no longer in operation. These data, by business size, province and major industry group from 1978 to 1985, are available on a cost-recovery basis.





